

Date: \_\_\_\_\_

Dear Applicant(s):

Thank you for your recent Rental Application.

**Action Taken**

- We regret that we are unable to approve your application at this time.
  
- We regret that we are unable to approve your application at this time under our standard terms and conditions. We can, however, approve your rental application pending program eligibility (where applicable) under the following terms:

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- Other: (Please see below)

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This offer is open for \_\_\_\_\_ days, subject to the availability of the unit. If this offer is acceptable, please contact us at:

Property Name/Phone #: \_\_\_\_\_

**Important Information**

We were unable to approve your application for the following reason(s):

- Insufficient number of credit references provided
- Unacceptable type of credit references provided
- Garnishment, attachment, foreclosure, repossession, collection action or judgment
- Delinquent prior or current credit obligations with others
- Unfavorable payment history with another apartment community
- Unable to verify credit references
- Unable to verify employment
- Insufficient income
- Unable to verify income
- No credit history
- Bankruptcy
- Prior criminal convictions
- Temporary or irregular employment
- Length of employment
- Excessive obligations to income ratio
- Unable to verify residence address
- Limited credit profile
- Prior eviction proceedings

In evaluating your application, one or more of the consumer reporting agencies listed below provided us with information that in whole or in part influenced our decision. The reporting agencies have no bearing on our decision other than providing us with your credit or criminal record information.

**Credit Information**

TransUnion 1.800.888.4213

**Criminal & Eviction Information**

If 'Prior Criminal History' or 'Prior Eviction Proceedings' is selected in the **Important Information** section on the previous page, the following agency provided the criminal record information.

Background Data Solutions 1.800.568.5665

Under the Fair Credit Reporting Act, you have a right to a copy of the information provided to us. To obtain a free copy of your consumer report(s), please contact the agencies identified above no later than 60 days after receipt of this notice. If you determine any information contained in your report is inaccurate or incomplete, you have a right to dispute the matter with the reporting agency providing the report *or* through:

TransUnion Rental Screening Solutions at 1.800.230.9376 or [TURSSDispute@transunion.com](mailto:TURSSDispute@transunion.com).

If you have any questions regarding this notification letter, please contact us at the following address.

Property Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/ZIP \_\_\_\_\_  
Phone #: \_\_\_\_\_

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**HUD Property Applicants:** You have a right to respond to this letter by contacting us in writing or requesting a meeting within 14 days to dispute a rejection. Persons with disabilities have a right to request reasonable accommodations to participate in the informal hearing process.

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance programs or the applicant has (in good faith) exercised any right under the Consumer Credit Protection Act. The federal agency administering compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.