**TENANT ADVERSE ACTION (REJECTION) LETTER**

**Date:** [MM/DD/YYYY]

Dear [APPLICANT NAME],

We regret to inform you that we are unable to approve your application at this time.

Property address: [ADDRESS OF THE RENTAL]

Monthly rent: $[AMOUNT] Security Deposit: $[AMOUNT] Lease Term: [#] (months)

Rejection was based upon the following reasons:

- Incomplete application  - Insufficient employment details

- Insufficient landlord details  - Insufficient income

- Insufficient references  - Debt-to-income ratio too high

- Negative employer report  - Negative report from previous landlord

- Report of overdue debts and obligations  - Negative rental history

- Negative credit report  - You were party to an eviction

- You were party to a bankruptcy  - Undisclosed Pet Details

- Low credit score  - Unacceptable lease terms

- Multiple lease applications were received  - Another applicant was selected

- Pets are not accepted by owner  - Pet(s) have caused injury or damage

- Premises is no longer available for rent  - Other reasons: [OTHER]

Your application may have been denied on the basis of a report given by a consumer reporting Agency and/or on the basis of the information obtained from other sources.

If your application has been denied on the basis of information obtained from other sources, then you have a right under the Fair Credit Reporting Act to make a written request within **60 days** from the receipt of this notice regarding the nature of this information. As per federal law we are prohibited from disclosing the source of this information.

If your application has been denied on the basis of information obtained from a consumer reporting Agency/Agencies then you have the right under the Fair Credit Reporting Act to make a written request within 60 days from the receipt of this notice, to obtain a free report from any of the following Agencies:

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| --- |
| Equifax Information Services Experian (TRW) Trans Union  PO Box 105873 PO Box 2104 PO Box 1000  Atlanta, GA 30348-5873 Allen, TX 75013-2014 Chester, PA 19022  (800) 685-1111 (888) 397-3742 (800) 888-4213 |

You also have the right to dispute your credit report on the basis of its inaccuracy or incompleteness. You may have other rights under Consumer Protection Law or credit reporting for which you may contact your state Attorney General's office or your local Consumer Protection Agency.

**Important Note:** The Fair Housing Act is a federal statute that prohibits discrimination in the sale or rental of housing, as well as in residential real-estate related transactions such as advertising, mortgage lending, homeowner's insurance and zoning. The law makes it unlawful to discriminate on the basis of race, color, religion, sex, and national origin, disability and familial status.

Sincerely, [\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_](https://esign.com/) (Landlord/Agent)