

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: _____

Monthly rent: \$_____ Security Deposit: \$_____ Lease Term: _____ (months)

Rejection was based upon the following reasons:

- | | |
|--|---|
| <input type="checkbox"/> - Incomplete application | <input type="checkbox"/> - Insufficient employment details |
| <input type="checkbox"/> - Insufficient landlord details | <input type="checkbox"/> - Insufficient income |
| <input type="checkbox"/> - Insufficient references | <input type="checkbox"/> - Debt-to-income ratio too high |
| <input type="checkbox"/> - Negative employer report | <input type="checkbox"/> - Negative report from previous landlord |
| <input type="checkbox"/> - Report of overdue debts and obligations | <input type="checkbox"/> - Negative rental history |
| <input type="checkbox"/> - Negative credit report | <input type="checkbox"/> - You were party to an eviction |
| <input type="checkbox"/> - You were party to a bankruptcy | <input type="checkbox"/> - Undisclosed Pet Details |
| <input type="checkbox"/> - Low credit score | <input type="checkbox"/> - Unacceptable lease terms |
| <input type="checkbox"/> - Multiple lease applications were received | <input type="checkbox"/> - Another applicant was selected |
| <input type="checkbox"/> - Pets are not accepted by owner | <input type="checkbox"/> - Pet(s) have caused injury or damage |
| <input type="checkbox"/> - Premises is no longer available for rent | <input type="checkbox"/> - Other reasons: _____ |

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:

<u>Equifax Information Services</u> PO Box 105873 Atlanta, GA 30348-5873 (800) 685-1111	<u>Experian (TRW)</u> PO Box 2104 Allen, TX 75013-2014 (888) 397-3742	<u>Trans Union</u> PO Box 1000 Chester, PA 19022 (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, _____ (Landlord/Agent)