Notice of Rejected Application

Date

Name of Applicant

Address

City, State, Zip

We regret to inform you that your application for housing has been denied. We are informing you of the following information pursuant to the Fair Credit Reporting Act.

1. We have denied your application based on the following:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| q | Derogatory Landlord References |  | q | NSF Checks |
| q | Damage to Property |  | q | Checking Overdrafts |
| q | Improper Notice Given |  | q | Deposit Check Insufficient Funds |
| q | Unlawful Detainer History |  | q | Unable to Verify Source of Income |
| q | Rental Payments Slow |  | q | Application Incomplete |
| q | Lease Violations |  | q | Application Incorrect |
| q | Unable to Verify Residence |  | q | Refusal to Pay Application Fee |
| q | Prior Eviction |  | q | Refusal to Pay Security Deposit |
| q | Derogatory Credit History |  | q | Other: if applicable, is attached. |
| q | Criminal Record |  |  |  |

2. When a credit report is used in making the decision to deny your application, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer-reporting agency that provided the report is:

Telephone #

3. only provided information about your residential, employment, credit and criminal history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.

4. You have a right to obtain a copy of your credit report, dispute its accuracy and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may contact this consumer reporting agency at its number listed above or write to it at the listed address.

5. You have the right to obtain a free copy of your consumer report from this consumer-reporting agency at the address listed above. You must request the copy within 60 days of the date you receive this letter.

6. If you dispute any of the information in your report, you have the right to put into your report a consumer statement, up to 100 words, explaining your position on the item under dispute. This may be done by contacting the consumer-reporting agency at the address listed above.

7. You may have additional rights under the credit reporting or consumer protection laws of this state. For additional information, contact the state (or local) consumer protection agency or the state attorney general’s office.

8. Additionally, you have 14 days in which to either submit a written response or to request to schedule a meeting with the Management Agent, or its representative, to discuss the rejection of your application for housing.

Sincerely,

Management Date