

# ADVERSE ACTION NOTICE - TENANT

PARTIES	
Property Name:	Date:
Property Address:	Unit #:
Owner/Agent (Landlord):	
Resident(s):	

Pursuant to the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.), this notice is to inform you that your application to rent the above described property did not meet our requirements and the following Adverse Action has been taken:

- Your application was denied
- Your application was approved conditionally as follows:
- Tenancy requires an increased deposit
  - Tenancy requires a qualified guarantor
  - Tenancy requires payment of last month's rent.
  - Other: \_\_\_\_\_
- If this box is checked, the Adverse Action was taken, in whole or in part, **based on information in a Consumer Report** (as defined by the Fair Credit Reporting Act). The Consumer Reporting Agency that provided that report is (check all that apply):
- Equifax Credit:** P.O. Box 740241, Atlanta, GA 30374  
1-800-685-5000 www.equifax.com
  - Experian:** P.O. Box 2104, Allen, TX 75013-2104  
1-888-397-3742 www.experian.com
  - Trans Union:** 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022-2000  
1-800-888-4213 www.transunion.com
  - Moco Inc:** P.O. Box 2826, Seattle, WA 98111  
1-800-814-8213 www.moco-inc.com

Your rental application failed to meet our requirements in one or more of the following areas:

- Insufficient credit history
- Unsatisfactory rental history (references)
- Inability to verify employment or income
- Insufficient income to meet rental qualifications
- Criminal records information
- Civil or eviction records information
- Incomplete, inaccurate or false information provided by applicant
- Other: \_\_\_\_\_

Further, we are:

- Returning your screening charge.
  - Not returning your screening charge.
  - No screening charge was paid or received.
- If this box is checked, the adverse action was taken, in whole or in part, **based upon information received from a person or company other than a Consumer Reporting Agency**. If so you have the right to make a written request to us for disclosure of the nature and scope of that information. Such a request must be made within sixty (60) days of receiving this letter.

Please note that the above designated Consumer Reporting Agency or Agencies did not make the decision to take the Adverse Action and are unable to provide you with the specific reasons why the Adverse Action was taken.

Pursuant to the Fair Credit Reporting Act, you have the following rights: (1) You have a right to obtain a free copy of your Consumer Report. To obtain a copy of your Consumer Report, you must request that copy within sixty (60) days of the date you received this letter by writing or telephoning the consumer reporting agency(ies) checked above. (2) If you believe your report is inaccurate or incomplete, you have a right under the FCRA to dispute its accuracy or completeness and to put into your report a statement of up to 100 words explaining your position on the item(s) under dispute. Trained personnel are available to help prepare consumer statements. (3) You may have additional rights under Credit Reporting and Consumer Protection Laws in your state. For more information, contact your state or local consumer protection agency or attorney general's office.

Landlord (print): _____	Signature: _____	Date: _____
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