**Notice of Denial Based on Credit Report or Other Information**

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

Applicant's Name:

Applicant's Address:

Description of Account, Transaction or Requested Credit:

Description of Action Taken:

***Principal reason(s) for credit denial or other action taken concerning credit (must be completed in all cases):***

\_\_ Credit application incomplete \_\_ Length of residence

\_\_ Insufficient number of credit references provided \_\_ Temporary residence

\_\_ Unacceptable type of credit references provided \_\_ Unable to verify residence

\_\_ Unable to verify credit references \_\_ Temporary or irregular employment

\_\_ Unable to verify employment \_\_ Poor credit performance with us

\_\_ Length of employment \_\_ Delinquent past or present credit

obligations with others

\_\_ Income insufficient for rental amount \_\_ Garnishment, attachment, foreclosure,

requested repossession, collection action, or

judgment

\_\_ Excessive obligations in relation to income \_\_ Unable to verify income

\_\_ Other:

To obtain a copy of your credit report, contact \_\_\_\_\_\_\_\_\_\_\_\_\_ at {*phone number*} or write to:

*{insert contact information}*

THE CONSUMER REPORTING AGENCY THAT PROVIDED THE CONSUMER REPORT DID NOT MAKE THE ADVERSE DECISION STATED ABOVE AND WILL BE UNABLE TO PROVIDE YOU WITH THE SPECIFIC REASON OR REASONS FOR THE ADVERSE ACTION THAT WAS TAKEN.

YOU ARE ENTITLED TO A FREE COPY OF YOUR CONSUMER REPORT FROM THE ABOVE CREDIT REPORTING AGENCY, IF YOU HAVE REQUESTED A COPY OF YOUR CONSUMER REPORT IN WRITING WITHIN 60 DAYS FROM THE RECEIPT OF THIS NOTICE.

YOU HAVE THE RIGHT UNDER THE FAIR CREDIT REPORTING ACT TO DISPUTE THE ACCURACY OR COMPLETENESS OF ANY INFORMATION THE CONSUMER REPORTING AGENCY REPORTED. YOU MUST FILE A WRITTEN REQUEST WITH THE CREDIT REPORTING AGENCY THAT PROVIDED YOUR CONSUMER REPORT NOTIFYING THE CREDIT REPORTING AGENCY THAT YOUR CONSUMER REPORT CONTAINS ONE OR MORE INACCURACY OR IS INCOMPLETE OR CONTAINS ERRORS OF FACT.

Signature of landlord or authorized representative

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