

TENANT REJECTION LETTER

Date: _____

APPLICANT

Dear _____,

This is an adverse action letter for the application for housing for the following:

- Property Address: _____
- Monthly Rent: \$ _____
- Application Fee: \$ _____
- Security Deposit: \$ _____
- Lease Term: _____

REASON FOR REJECTION

Thank you for submitting your rental application to us. We regret to inform you that your application has been rejected due to one or more of the following reasons:

(check all that apply)

- | | |
|---|---|
| <input type="checkbox"/> - Negative credit report | <input type="checkbox"/> - Application was incomplete |
| <input type="checkbox"/> - You were party to an eviction | <input type="checkbox"/> - Employment details were insufficient |
| <input type="checkbox"/> - You were party to a bankruptcy | <input type="checkbox"/> - Landlord details were insufficient |
| <input type="checkbox"/> - Undisclosed Pet Details | <input type="checkbox"/> - Insufficient income |
| <input type="checkbox"/> - Low credit score | <input type="checkbox"/> - References were insufficient |
| <input type="checkbox"/> - Terms of lease not acceptable | <input type="checkbox"/> - Debt to income ratio too high |
| <input type="checkbox"/> - Multiple lease applications received | <input type="checkbox"/> - Negative report from employer |
| <input type="checkbox"/> - Owner chose another applicant | <input type="checkbox"/> - Bad report from previous landlord |
| <input type="checkbox"/> - Pets are not accepted by owner | <input type="checkbox"/> - Report of overdue debts |
| <input type="checkbox"/> - Pet(s) have caused injury or damage | <input type="checkbox"/> - Negative rental history |
| <input type="checkbox"/> - Premises is no longer available. | <input type="checkbox"/> - Other reason: _____ |

This decision was made in part based on information obtained from a consumer report provided by _____, and/or from other sources such as references or landlord records.

The consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the decision was made.

RIGHT TO COPY OF CONSUMER REPORT

If your application has been denied based on 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:

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241

(800) 685-1111

www.equifax.com

Experian (TRW)

P.O. Box 4500
Allen, TX 75013

(888) 397-3742

www.experian.com

Trans Union

P.O. Box 1000
Chester, PA 19016

(800) 888-4213

www.transunion.com

You also have the right to dispute your credit report based on 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 based on race, color, religion, sex, and national origin, disability and familial status.

Landlord/Agent Signature: _____ **Date:** _____
Print Name: _____