ADVERSE ACTION NOTICE - TENANT - GENERAL - SCORE

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

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 payment of 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):

- **(__)** **Experian**: P.O. Box 2104, Allen, TX 75013-2104
  1-888-397-3742 www.experian.com
- **(__)** **MyScreeningReport.com, a product of Moco Inc**: P.O. Box 2826, Seattle, WA 98111
  1-877-701-0044 www.myscreeningreport.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: ____

(__) 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:________________

Credit Score Disclosure

Applicant Name: ______________________________

The following disclosure is made in accordance with Section 1100 of Dodd-Frank Wall Street Reform and Consumer Protection Act. The Act amends Section 615 of the FCRA to add a new requirement that a person (End-user) taking Adverse Action… "provide to the consumer written or electronic disclosure (A) of a numerical credit score as defined in section 609(f)(2)(A) (of the FCRA) used by such person in *taking any adverse action based in whole or in part on any information in a consumer report*; and (B) of the information set forth in subparagraphs (B) through (E) of section 609(f)(1)."

If adverse action was taken, in whole or in part, based upon a consumer report and if that consumer report includes a credit score, information regarding that score is displayed below.

Applicant Numerical Score: ______________________________

Score Range: 300-850

Score Factor 1: ______________________________

Score Factor 2: ______________________________

Score Factor 3: ______________________________

Score Factor 4: ______________________________

Score Factor 5: ______________________________

Score Date: ______________________________

Score Source: Experian Vantage Score 3.0

Note that a credit score is a number that takes into account information in a consumer report and that a credit score can change over time to reflect changes in the your credit history.