

NOTICE OF DENIAL TO RENT

(Credit Agencies Listed) Copyright 2010 Landlord.com

DATE: _____

TO APPLICANT(S): _____

(List ALL Applicants (full name) as listed on rental application)

We regret to inform you that your application has been denied for housing located at:

_____, Apt. No.: _____, City/State: _____

We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104- 208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title I 1, Subtitle D, Chapter 1).

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

- Information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this notice.
- A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named and checked in paragraph 2 of this notice.
- Information received from a person or company other than a consumer reporting agency. You have a right to make a written request to us within 60 days of receiving this notice for a disclosure of the nature of the information.

2. When a credit report is used in making the decision, 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 was:

Equifax E.C.I.F.
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 685-1111

Trans Union
P.O. Box 100
Chester PA 17315
(800) 884-213

OTHER: State Agency Name,
Address & Phone

Experian (TRW)
Consumer Assistance
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

First Advantage SafeRent
14405 W. Colfax Ave., #305
Lakewood, CO 80401
(800) 999-0350

TeleCheck
Consumer Service Office
P.O. Box 4513
Houston, TX 77210-4513
(800) 366-2425

First American Information
Reporting Consumer Assistance
5625 Road, Suite 100
San Diego, CA 92121
(800) 274-2738

3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency only provided information about your credit 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 certain rights under federal law, as explained in more detail in paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act, 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 call the consumer reporting agency at its number listed above or write to it at the listed address.

5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency whose name is checked above. You must request the copy within 60 days of the date of this notice.

6. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

7. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you may contact your state of local consumer protection agency or your state's attorney general's office.

Date: _____

Landlord/Agent