



Prudential

Sterling Properties

ADVERSE ACTION NOTICE

DATE: ___/___/___

TO: _____

FROM: _____

ADDRESS: _____

ADDRESS: _____

**We regret to inform you that your application for our rental unit at _____
Has not been unconditionally approved and we are taking the following adverse actions:**

APPLICATION IS DENIED

WE REQUESTED A HIGHER SECURITY DEPOSIT THAN NORMALLY REQUIRED

WE ARE REQUESTING A QUALIFIED GUARANTOR

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 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

1. We have not unconditionally approved your application or we have taken an adverse action or 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 letter.

A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this letter.

Information received from a person or company regarding your residential history.

Information received from a company regarding criminal background information.

Information received from a company regarding eviction background information.

2. When a credit report is used when making a 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 Credit Information Service, P.O. Box 740241, Atlanta, GA 30374 Ph: 800-685-1111

Experian (TWR) Consumer Assistance, P.O. Box 949, Allen, TX 75002 Ph: 888-397-3742

Trans Union Corporation, P.O. Box 390, Springfield, PA 19064 Ph: 800-888-4213

Other: _____

Name

Address

Phone Number

3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are not 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 or take any adverse action 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 from the credit reporting agency noted above, dispute its accuracy and provide a consumer statement describing your position if you dispute your credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency noted above at its toll-free number listed above, or write to it at the listing address.

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

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 can contact your state or local consumer protection agency or your state attorney general's office.

Form of notice by:

Law Offices of Heist, Weisse & Davis, P.A.

1-800-253-8428

"Serving the Property Management Profession:

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