

«today»

«full\_name»  
«address\_line1»  
«address\_line2»  
«address\_line3»  
«city», «state» «zip»

Dear «full\_name»:

We have reviewed the additional information you provided for us during your meeting to reconsider. We are sorry to inform you that your application for an apartment at **«community»** has been rejected for the following reasons:

Credit Report did not meet «mgmt\_company»'s Resident Selection Criteria

Enclosed is a Summary of Meeting and procedures for obtaining a hearing. Please sign the Summary of Meeting, where the red star is, and return in the envelope provided. Please keep the one marked, "PLEASE KEEP THIS COPY". Please be informed that, according to USDA, Rural Housing Handbook, 3560-160, you have the right to respond in writing to this action within ten (10) calendar days and request an informal hearing.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer.

Sincerely,

«rental\_agent»  
«mgmt\_company»

Enclosure

cc: USDA, Rural Development

**SUMMARY OF MEETING**

Name & Address of Borrower: «mgmt\_company»,  
«mgmt\_company\_address1», «mgmt\_company\_city», «mgmt\_company\_state»,  
«mgmt\_company\_zip»

Name & Address of Project: **«community»**  
«unit\_city» «unit\_state» «unit\_zip»

Name & Address of Complainant: «full\_name»  
«address\_line1»  
«address\_line2»  
«address\_line3»  
«city», «state» «zip»

Specific Nature of Complaint: \_\_\_\_\_

Date of Meeting: \_\_\_\_\_

Participants in Meeting: «rental\_agent», «mgmt\_company»  
«full\_name»

Decision and Specific Reasons Therefore: Applicant did not provide enough additional information regarding the negative credit report. Although applicant indicated that in his/her current situation (s)he could not start making good on his/her outstanding debts, it is management’s position, based on his/her credit report, that re-consideration cannot be made until applicant shows a good faith effort to work with creditors. A reconsideration will not be granted by «mgmt\_company».

\_\_\_\_\_  
Borrower's Signature

I hereby acknowledge receipt of a copy of this summary and have been advised of my rights to use the attached procedures to obtain a hearing if I so choose.

Tenant's Acknowledgment: \_\_\_\_\_  
Applicant's Signature

## **PROCEDURES FOR OBTAINING A HEARING:**

The following procedures may be used to obtain a hearing if you are not satisfied with the decision made as a result of our decision on\_\_\_\_\_.

1. REQUEST FOR A HEARING. Send a written request for a hearing within ten days after you receive this notice to the project address shown in the summary. Indicate specifically (1) the reason for your grievance or challenge of our proposed action, and (2) the action or relief you seek.
2. SELECTION OF HEARING OFFICER OR HEARING PANEL.
  - a) As you probably already know, a Standing Hearing Panel is available to conduct the hearing.
  - b) We need to meet soon after your request for hearing is received to select a hearing officer/hearing panel.
3. SCHEDULE OF HEARING: The hearing will be scheduled to be held within 15 days after we receive your request for a hearing. It will be held at a time and place convenient for both of us. If we cannot agree on a time and place, the hearing officer/hearing panel will designate the time and place.
4. EXAMINATION OR RECORDS: You have the opportunity before the hearing to examine and, at your own expense, to copy all documents, records, and regulations that are relevant to the hearing unless otherwise prohibited by law.
5. PROCEDURES GOVERNING HEARING:
  - a) The hearing will be an informal proceeding before a hearing officer or hearing panel at which both parties will have an opportunity to present their sides of the dispute.
  - b) Both parties may be represented by legal counsel or another person of one's choice.
  - c) You have a right to a private hearing, unless you request a public hearing.
  - d) Both parties have the right to present evidence, arguments, and witnesses to support their sides of the dispute, to refute evidence relied upon by the other party, and to confront and cross-examine all witnesses.
  - e) A decision will be based solely and exclusively upon the facts presented at the hearing.