

«today»

«full_name»

«address_line1»

«address_line2»

«address_line3»

«city», «state» «zip»

Dear «full_name»:

We are sorry to inform you that your application for an apartment at **«communities rem from wait»** was rejected because your credit report did not meet «mgmt_company»'s Resident Selection Criteria. Because your rejection is based on a credit report, we are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C.S. 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 II, Subtitle D, Chapter 1).

We have denied your application based on information contained in a consumer credit report obtained from the following consumer credit reporting agency:

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.

You have certain rights under federal law, as explained 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 credit reporting agency at its toll-free number listed above, or write to it at the listed address.

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 credit reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive this letter. 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 of the item under dispute. Trained personnel are available at the consumer credit reporting agency to help prepare consumer statements.

Please be informed that according to USDA, Rural Housing Handbook 3560-160, you have the right to respond to this action within ten (10) calendar days and, in writing, request a meeting for consideration and/or an informal hearing. This will enable you to provide us with additional information. At your request, a copy of the USDA, Rural Housing grievance procedures may be obtained from this office.

You are entitled to reapply in the future if you feel that your situation has changed and you may be eligible for an apartment.

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.

«rental_agent»

«mgmt_company»