

RENTAL APPLICATION – NOTICE OF ADVERSE ACTION

Date: _____

Applicant Name: _____ Address: _____

Property Owner/Agent Name: _____ Address: _____

RE: Your Application for Rental Housing

Description of Adverse Action Taken:

- Application Not Approved
 Application Approved with the Following Required Condition(s) (Check all that apply):
 Co-Signor; Higher Deposit; Higher Rent; Other: _____

Reason(s) (Check all that apply):

- Credit History Rental History Criminal History Income Source Other: _____

This decision was based in whole or in part on information obtained in a residential screening report from the following consumer reporting agency: **Rental Research Services, Inc.**, P.O. Box 35, Maple Plain, MN 55359-0035; (800) 624-7422.

If this box is checked, your residential screening report also contains consumer credit information, which was obtained from the following consumer reporting agency: **CSC/Equifax**, CSC Consumer Assistance Center, P.O. Box 740040, Atlanta, GA 30374; (800) 555-4544.

Neither Rental Research Services, Inc. nor CSC/Equifax made the decision to take the adverse action and is unable to provide you with the specific reasons for the adverse action.

Pursuant to the Fair Credit Reporting Act, you have a right to a free copy of your consumer report from the consumer reporting agency(ies) above, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the consumer reporting agency(ies). You can find out about the information in your file by contacting the consumer reporting agency(ies) above.

CREDIT SCORE DISCLOSURE

The decision to take adverse action was **not** based in whole or in part on your credit score. **Disregard the remainder of this notice.**

The decision to take adverse action was based in whole or in part on your credit score. We obtained your credit score from this consumer reporting agency and used it in making our decision regarding your application. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your credit score: _____

Date on which credit score was created: _____

Scores range from a low of 363 to a high of 830

Name of agency that provided credit score: CSC/Equifax

Key factors that adversely affected your credit score:

(1) _____

(2) _____

(3) _____

(4) _____

If this box is checked and this factor is not already listed above, the number of recent inquiries on your consumer report was also a key factor that adversely affected your credit score.