

Notice of Denial Based on Credit Report or Other Information

Date: _____

Applicant's Name: _____

Applicant's Address: _____

Description of Account, Transaction or Credit Request:

Description of Action Taken:

Principal reason(s) for credit denial or other action taken concerning credit:

- Credit application incomplete
- Insufficient number of credit references
- Unacceptable type of credit references
- Unable to verify credit references
- Unable to verify employment
- Length of employment
- Insufficient income
- Excessive obligations in relation to income
- Length of residence
- Temporary residence
- Unable to verify residence
- Temporary or irregular employment
- Poor credit performance with us
- Delinquent past or present credit obligations
- Garnishment, attachment, foreclosure, repossession, collection or judgment
- Unable to verify income
- Other _____

To obtain a copy of your credit report, contact TransUnion at (800) 888-4213, PO Box 1000, Chester, PA 19022.

THE CONSUMER REPORTING AGENCY THAT PROVIDED THE CONSUMER REPORT DID NOT MAKE THE ADVERSE DECISION STATED ABOVE AND WILL BE UNABLE TO PROVIDE YOU WITH THE SPECIFIC REASON OR REASONS FOR THE ADVERSE ACTION THAT WAS TAKEN.

YOU ARE ENTITLED TO A FREE COPY OF YOUR CONSUMER REPORT FROM THE ABOVE CREDIT REPORTING AGENCY IF YOU HAVE REQUESTED A COPY OF YOUR CONSUMER REPORT IN WRITING WITHIN 60 DAYS FROM THE RECEIPT OF THIS NOTICE.

YOU HAVE THE RIGHT UNDER THE FAIR CREDIT REPORTING ACT TO DISPUTE THE ACCURACY OR COMPLETENESS OF ANY INFORMATION THE CONSUMER REPORTING AGENCY REPORTED. YOU MUST FILE A WRITTEN REQUEST WITH THE CREDIT REPORTING AGENCY THAT PROVIDED YOUR CONSUMER REPORT NOTIFYING THE CREDIT REPORTING AGENCY THAT YOUR CONSUMER REPORT CONTAINS ONE OR MORE INACCURACY OR IS INCOMPLETE OR CONTAINS ERRORS OF FACT.

Signature of landlord or authorized representative
Cottage Properties, (251) 300-5899