

Notice of Denial Based on Credit Report or Other Information

To: _____

Your rights under the Fair Credit Reporting Act and Fair and Accurate Credit Transactions (FACT) Act of 2003. (15 U.S.C. §§ 1681 and following.)

THIS NOTICE is to inform you that your application to rent the property at _____ has been denied because of [*check all that apply*]:

Insufficient information in the credit report provided by:

Negative information in the credit report provided by:

The consumer credit reporting agency noted above did not make the decision not to offer you this rental. It only provided information about your credit history. You have the right to obtain a free copy of your credit report from the consumer credit reporting agency named above, if your request is made within 60 days of this notice or if you have not requested a free copy within the past year. You also have the right to dispute the accuracy or completeness of your credit report. The agency must reinvestigate within a reasonable time, free of charge, and remove or modify inaccurate information. If the reinvestigation does not resolve the dispute to your satisfaction, you may add your own “consumer statement” (up to 100 words) to the report, which must be included (or a clear summary) in future reports.

Information supplied by a third party other than a credit reporting agency or you. You have the right to learn of the nature of the information if you ask me in writing within

60 days of learning of this decision. This information was gathered by someone other than myself or any employee.

Landlord or Manager

Date