

**Application Denial Letter**

Date: \_\_\_\_\_

Applicant Name(s): \_\_\_\_\_

Thank you for applying at \_\_\_\_\_ :

Regretfully, your application to rent the above described premises was not approved for one or more of the following reasons;

( ) Incomplete application, inaccurate or false information or unable to verify information provided by the applicant.

( ) Insufficient income or debt to income ratio to meet qualifying standard.

( ) Information was received from a person or company other than a consumer reporting agency. Under Section 315(b) of the Fair Credit Reporting Act you have a right to make a written request to us within 60 days of receiving this letter for a disclosure of the nature of this information.

( ) Adverse history of damage to other rental properties, references regarding relations with neighbors.

( ) Information was received from Equifax Credit Information Services, Inc. (1-800-685-1111) P.O. Box 740241 Atlanta, GA 30374. Equifax did not make the decision to take this adverse action and is unable to provide the specific reasons why the adverse action was taken. You have a right to obtain a free copy of a report by making demand on the provider within 60 days of your receipt of this letter. You also have a right to dispute with the provider the accuracy or completeness of any consumer report furnished by them. You have certain rights under federal law regarding your credit history.

During the sixty day period that starts now you have the right to receive a free copy of your consumer report from the consumer reporting agency marked above. That disclosure can be made orally, in writing, or electronically.

You have a right to dispute the accuracy or completeness of any information contained in your consumer report, as furnished by the consumer reporting agency whose name is checked off above. If you believe your file contains errors, is inaccurate or incomplete, call the consumer reporting agency at their toll free number listed above, or write to them at the address listed.

You may have additional rights under the credit reporting or consumer protection laws of your state. Contact your state or local consumer protection agency or a state Attorney General's office.

Sincerely

\_\_\_\_\_

Landlord/Agent

