

Prospective Applicant Denial Letter

Letter Date: ____/____/____

Dear _____

Your application for residency at the house/apartment/condominium located at _____
_____ in the city of _____ has been unfortunately denied.

One or more of the reasons for the denial of your application may be found in:

- Information contained in a consumer credit report obtained from: (See List Below)
- A consumer credit report containing information insufficient to our need was obtained from: (See List Below)
- The fact that the consumer reporting agency contacted was unable to supply any information about you. (See List)
- Information was received from a person or company other than a consumer reporting agency. You have a right to make a written request to within 60 days of receiving this letter for a disclosure of the nature of this information. Pursuant to federal law, we are prohibited from disclosing the source of this report

When a credit report is used in making the decision, the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer reporting bureau that provided your credit report was:

That company may also have obtained information on you from one or more of the consumer reporting agencies whose names, addresses and phone numbers are listed below. They and the other agencies only provide information about your credit history. They took no part in making the decision, nor can they explain why the decision was made. The following (checked) consumer reporting agencies supplied your credit information;

- Experian (TRW) Consumer Assistance, P. O. Box 949, Allen, TX 75002 800-682-7654**
- Trans Union Consumer Relations, P. O. Box 1000, 2 Baldwin Place, Chester, PA 19022 800-888-4213**
- CBI/Equifax Credit Information Service, P. O. Box 740241, Atlanta, GA 30374-2041 800-685-1111**

You have certain rights under federal law to get a copy of your report, dispute its accuracy and insert a consumer statement. If you believe your file contains errors, is inaccurate or incomplete call the consumer reporting agency that has been checked at their toll-free number, or write to them using the information listed above for disclosure. The disclosure can be made orally, in writing or electronically.

You also have a right during the 60 day period that starts ____/____/____ to receive a free copy of your consumer report from the consumer reporting agency whose name is checked off above.

You have a right to dispute the accuracy or completeness of any information contained in your consumer credit report, as furnished by the consumer reporting agency whose name is checked off above.

You have a right to put into your file a consumer statement up to 100 words in length to explain items in your file. Customer assistance at the credit reporting agency who name has been checked is available to help you with the consumer statement.

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

Thank you for your application, I wish you the best in your future endeavors.

Sincerely,