



Date:

Name:

Address:

City, State, Zip:

Dear \_\_\_\_\_

We regret to inform you that your application for an apartment at our community has been rejected. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the fiscal year of 1997, Title II, Subtitle D, Chapter 1)

1. We have denied your application based on the following:

\_\_\_\_\_ Information contained in a consumer report obtained from the consumer reporting agency named in paragraph 2 of this letter.

\_\_\_\_\_ A consumer report containing insufficient information obtained from the consumer reporting agency names in paragraph 2 of this letter.

\_\_\_\_\_ Information received from a person or company other than a consumer reporting agency. You have the right to make a written request to us within 60 days of receiving this letter for disclosure of the nature of this information.

\_\_\_\_\_ Public Record Information received from:

Rental Property Screening LLC  
2108A Gateway Drive,  
Opelika, AL 36801  
(334) 745-2003

2. When a consumer report is used in making the decision, Section 615 (a) of the Fair Credit Reporting Act requires us to tell you here we obtained that report.

The consumer-reporting agency that provided the report was:

Equifax  
P.O. Box 740256  
Atlanta, GA 30374  
(800) 685-1111

or

TransUnion LLC  
National Consumer Relations Center  
2 Baldwin Place, PO Box 1000  
Chester, PA 19022  
(800) 888-4213 (800) 916-8800

- 3. Pursuant to section 615 of the Fair Credit Reporting Act, we are notifying you that the above noted agencies only provided information about your credit history, criminal record or eviction record. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.**
- 4. You have certain rights under the federal law, as explained in more detail in Paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your consumer report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the consumer report. If you believe your report is inaccurate or incomplete, you may call the consumer-reporting agency at its toll free number listed above, or write to it at the listed address.**
- 5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer-reporting agency whose name is in paragraph 2 above. You must request the copy within 60 days of the date you receive this letter.**
- 6. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.**
- 7. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, contact your state or local consumer protection agency of your state attorney general's office.**

**Sincerely,**