

STATEMENT OF CREDIT DENIAL

Applicant (s) Name: _____

Applicant (s) Address: _____

Dear Applicant (s),

We regret to inform you that your application for an apartment at _____, 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 Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

We have denied your application based on the following:

- | | |
|---|--|
| <input type="checkbox"/> Credit Application is incomplete | <input type="checkbox"/> Unable to verify residence |
| <input type="checkbox"/> Unable to verify credit references | <input type="checkbox"/> No credit file |
| <input type="checkbox"/> Temporary or irregular employment | <input type="checkbox"/> Insufficient credit file |
| <input type="checkbox"/> Unable to verify employment | <input type="checkbox"/> Delinquent credit obligations |
| <input type="checkbox"/> Length of employment | <input type="checkbox"/> Garnishment, attachment, foreclosure, repossession, suit or eviction. |
| <input type="checkbox"/> Insufficient income | <input type="checkbox"/> Bankruptcy |
| <input type="checkbox"/> Excessive obligations | <input type="checkbox"/> Unsatisfactory rental history |
| <input type="checkbox"/> Unable to verify income | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Too short a period of residence | |

When a consumer report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained the report. The consumer-reporting agency that provided the report was:

Application Processing Service, Inc.
207 Crystal Grove Blvd., Lutz, FL. 33549
Phone (813) 949-7461 or 1 (800) 757-0906

Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above agency took no part in the decision to reject your rental application, nor can it explain why the decision was made.

You have certain rights under federal law, as explained in more detail in the paragraphs 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 above or write to it at the listed address. The consumer-reporting agency will make every effort to disclose the information on your report and make available the address and phone number of the source it purchased the Retail Credit Report from.

Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report form the consumer reporting agency above and from the consumer reporting agency it purchased your Retail Credit File from. You must request the copy within 60 days of the date you received this letter.

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.

You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state or local consumer protection agency or your state attorney general's office.

(Date)

(Manager)