

DENIAL NOTICE REQUIRED BY LAW

To: \_\_\_\_\_ SS#: \_\_\_\_\_

To: \_\_\_\_\_ SS#: \_\_\_\_\_

*We regret that we are unable to help with your housing needs. 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).*

1. Your Application was denied on the following basis:

\_\_\_\_\_ Information contained in a consumer credit report obtained from TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022. 1-800-888-4213. Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained the report.

\_\_\_\_\_ A consumer credit report containing insufficient information obtain from TransUnion, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022. 1-800-888-4213.

\_\_\_\_\_ Information or lack of information obtained regarding your employment/source of income. The reason is \_\_\_\_\_

\_\_\_\_\_ Other reason: \_\_\_\_\_

2. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that TransUnion only provided information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.

3. You have certain rights under federal law, as explained in more detail in paragraphs 4-6 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete you may call the consumer reporting agency as its toll-free number listed above, or write to it at the listed address.

4. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the consumer reporting agency, listed above. You must request the copy within 60 days of the date you receive this letter.

5. 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.

6. 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: \_\_\_\_\_

\_\_\_\_\_  
Landlord/landlady/property manager