

Letter of Declination (rejection)

Date

Dear

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).

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

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

_____ A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this letter.

_____ Information received from a 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 a disclosure of the nature of this information.

2. When a credit 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:

_____ CBI/Equifax Credit Information Service, P.O. Box 740241, Atlanta, GA 30374-2041, Phone # 1-800-685-1111.

_____ Experian Consumer Assistance, P.O. Box 949, Allen, TX 75002 Phone # 1-888-397-3742.

_____ Trans Union, #2 Baldwin Place, P.O. Box 1000, Chester, PA 19022 Phone # 1-800-888-4213

_____ Other:

3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above named agency 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.

4. You have certain rights under federal law, as explained in more detail in paragraphs 5-7. Pursuant to the Fair Credit Reporting Act, you have the 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 at its toll-free number listed above, or write to 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 credit report from the consumer-reporting agency whose name is checked 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 to prepare consumer statements.
7. 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.
8. You should know that the Federal Equal Credit Opportunity Act prohibits creditors, such as ourselves, from discriminating against credit applicants on the basis of their race, color, religion, national origin, sex, marital status, age, because they receive income from a public assistance program, or because they may have exercised their rights under the Consumer Credit Protection Act. If you believe there has been discrimination in handling your application, you should contact:

Western Regional Office
Federal Trade Commission
901 Market Street, Suite 570
San Francisco, CA 94103
(415)356-5270 Phone
(415)356-5285 Fax

Sincerely,