



WASHINGTON
**APPLICANT SCREENING
ADVERSE ACTION**



DATE _____ PROPERTY NAME / NUMBER _____

SAMPLE APPLICANT NAME(S) SAMPLE

STREET ADDRESS SAMPLE CITY SAMPLE STATE SAMPLE ZIP SAMPLE

In compliance with applicable state law and the Federal Fair Credit Reporting Act, this is to inform you that as a result of information obtained on your consumer credit file or other information sources, negative and adverse action has resulted regarding your application to rent a unit in the following way:

1. This notice is to inform you that your application has been:

- Rejected
- Approved with conditions:
 - Residency requires an increased deposit
 - Residency requires a qualified guarantor
 - Residency requires last month's rent
 - Residency requires an increased monthly rent of \$ SAMPLE
 - Other: SAMPLE

SAMPLE Adverse action on your application was based on the following:

- Information contained in a consumer report (The prospective landlord must include the name, address, and phone number of the consumer reporting agency that furnished the consumer report that contributed to the adverse action.)
- The consumer credit report did not contain sufficient information
- Information received from previous rental history or reference
- Information received in a criminal record
- Information received in a civil record
- Information received from an employment verification

3. If a box is checked next to a consumer reporting agency below, our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

- Equifax Credit Bureau** • P.O. Box 740241, Atlanta, GA 30374-0241 • Phone 1-800-685-1111 • <http://www.equifax.com>
- Experian** • P.O. Box 2002, Allen, TX 75013 • Phone 1-888-397-3742 • <http://www.experian.com/reportaccess>
- TransUnion** • Consumer Disclosure Center, P.O. Box 2000, Chester, PA 19022 • Phone 1-800-888-4213 • <http://www.transunion.com>
- Other SAMPLE

SAMPLE Credit Score Disclosure:

- If this box is checked, we also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your credit score: SAMPLE Date: SAMPLE Scores range from a low of SAMPLE to a high of SAMPLE.

Key factors that adversely affected your credit score: SAMPLE

5. 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.

OWNER/AGENT SAMPLE SAMPLE

ADDRESS SAMPLE

SAMPLE

TELEPHONE SAMPLE