

NOTICE OF DENIAL TO RENT

(Agencies Listed)

To: _____
All Applicants (full name) Listed on Application

Applying for rental housing located at: _____
Property Name (if applicable)

Street Address: _____

City: _____ CA, Zip Code: _____

PLEASE TAKE NOTICE that your Application to Rent has been DENIED. 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 104208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title 11, Subtitle D, Chapter 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 notice.
 - ☐ A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this notice.
 - ☐ Information received from a person or company other than a consumer reporting agency. You have a right to make a written request to us within 60 days of receiving this notice for a disclosure of the nature of this information.
- 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 that report. The consumer reporting agency that provided the report was:

☐ TransUnion 2 Baldwin Place PO Box 1000 Chester, PA 19022 (800) 916-8800 (Credit Data)	☐ Contemporary Information Corp. 42913 Capital Drive, Unit 101 Lancaster, CA 93535 Phone 1-800-288-4757 ext.221 Fax 1-800-677-8494 (Eviction and/or Criminal Data)	☐ _____ _____ _____ _____ _____
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- Pursuant to the Dodd-Frank financial reform bill, we are notifying you that your credit report score is _____.
- Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted 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.
- You have certain rights under 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 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 number listed above or write to it at the listed address.
- 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 checked above. You must request the copy within 60 days of the date of this notice.
- 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 California. For further information, you can contact the California Department of Consumer Affairs, or the California State Attorney General's office.

Owner/Agent Signature _____

Date _____



Your use of any of these forms constitutes your representation that you have counseled with your personal attorney before using the form, and in using the form you are relying on your attorney's counsel and your own investigation and not on any express or implied representation by SBRPA or any of its officers, directors, employees, or representatives.



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