**Rental Application – Notice of Adverse Action**

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Property Owner/Agent Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**RE: Your Application for Rental Housing**

**Description of Adverse Action Taken:**

☐ Application Not Approved

☐ Application approved with the Following Required Condition(s) (Check all that apply):

☐ Cosigner; ☐ Higher Deposit; ☐ Higher Rent; ☐ Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Reasons** (Check all that apply):

☐ Cosigner; ☐ Higher Deposit; ☐ Higher Rent; ☐ Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This decision was based in whole or in part on information obtained in a residential screening report from the following consumer reporting agency:

(Company Name / Address / Telephone Number)

☐ If this box is checked, your residential screening report also contains consumer credit information, which was obtained from the following consumer reporting agency:

(Company Name / Address / Telephone Number)

**Neither (Company) nor (Company) made the decision to take the adverse action and is unable to provide you with the specific reasons for the adverse action.**

Pursuant to the Fair Credit Reporting Act, you have a right to a free copy of your consumer report from the consumer reporting agency(ies) above, if you request it not 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 consumer reporting agency(ies). You can find out about the information in your file by contacting the consumer reporting agency(ies) above.

**CREDIT SCORE DISCLOSURE**

☐ The decision to take adverse action was **not** based in whole or in part on your credit score. **Disregard the remainder of this notice.**

☐ The decision to take adverse action was based in whole or in part on your credit score. We obtained your credit score from this consumer reporting agency and used it in making our decision regarding your application. 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: \_\_\_\_\_\_\_\_\_\_\_\_

Date on which credit score was created: \_\_\_\_\_\_\_\_\_\_\_

Scores ranged from a low of 363 to a high of 830

Name of agency that provided credit score: (Company Name)

Key factors that adversely affected your credit score:

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

☐ If this box is checked and this factor is not listed above, the number of recent inquiries on your consumer report was also a key factor that adversely affected your credit score.

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**\* The Dodd-Frank Wall Street Reform and Consumer Protection Act**

The Dodd-Frank legislation added an additional requirement for landlords who take Adverse Action. They must provide the prospect with a written or electronic disclosure of “a numerical Credit Score” as defined in the act, that the landlord used in taking the Adverse Action based on the information in the report, as well as the applicant’s numerical score, score range, score factors, score date, and score source.