

From (landlord or manager): _____

Address: _____

Phone: _____ Email: _____

Date: _____

To (applicant): _____

Address: _____

Re: Your rental application for _____, submitted on _____

Dear _____:

Thank you for your interest in renting the property listed above. We have completed our review of your application.

☐ **We regret to inform you that we are unable to approve your application.**

☐ **We can approve your application only on the following conditions:**

_____. If you accept these conditions, please let us know in writing by _____. If we do not hear from you by then, we will treat your application as withdrawn.

Reasons for our decision

Our decision was based on the following:

- ☐ Information in a consumer credit report.
- ☐ Information about landlord-tenant court records in a consumer report.
- ☐ Information in a criminal background report, specifically: _____
- ☐ Your verified income does not meet our rental criteria of _____.
- ☐ Information about your rental or employment history obtained from a person or company other than a consumer reporting agency.
- ☐ Your application was incomplete, or information in it could not be verified.
- ☐ Other: _____

Your rights regarding consumer reports

- ☐ Our decision was based in whole or in part on information in a consumer report obtained from the consumer reporting agency named below. That agency did not make this decision and cannot explain why it was made.
- ☐ Our decision was not based on information in a consumer report.

(If a consumer report was used.) Consumer reporting agency: _____ Address:

_____. Toll-free telephone: _____. That agency did not make this decision and cannot explain why it was made. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from that agency if you ask for it within 60 days after receiving this notice, and to dispute directly with the agency the accuracy or completeness of any information in the report. A summary of your rights is available at consumerfinance.gov/learnmore.

- ☐ We also used your credit score in making this decision. Your credit score is a number that reflects the information in your credit report, and it can change depending on how that information changes. Your credit score: _____, on a scale from _____ to _____, created on _____ by _____. The key factors that adversely affected your score were: _____.

☐ We did not use a credit score in making this decision.

(If information from a former landlord, employer or other person was used.) You have the right, under the Fair Credit Reporting Act, to learn the nature of that information. To do so, send us a written request within 60 days after receiving this letter.

☐ We are refunding \$_____ of your application fee, which is the unused portion, by _____.

☐ Your application fee covered the cost of screening and is not refundable.

We comply with all federal, state and local fair housing laws and do not discriminate on any basis those laws protect. If you have a disability and believe an accommodation would have made a difference in our review, or if you believe any information we relied on is inaccurate, please contact us at the address, phone or email above.

Sincerely,

Name and title: _____

For: _____