

# NOTICE OF ADVERSE ACTION TO RENTAL APPLICATION

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

Applicant's Name

Thank you for applying at: \_\_\_\_\_

Prospective Rental Address

Your application to rent has been [ ] Declined or, [ ] Conditionally Approved because of:

[ ] Credit [ ] Eviction/Landlord Records [ ] Criminal Records

**For dispute purposes of any item above, please contact:**

The Screening Pros, C/O: Consumer Disclosure, P.O. Box 3338, Chatsworth, CA 91313 1(800) 877-3908 Ext. 300

## Check Writing:

[ ] TeleCheck, Consumer Services Office, P.O. Box 4513, Houston, TX 77210-4513 1(800) 366-2425

**If using a FICO Score** (This must be completed regardless of rental decision in accordance with the Dodd-Frank Wall Street Reform Act)

FICO Credit Score: \_\_\_\_\_ Score Range: 300 to 850

Key factors that adversely affected your credit score: .....

.....  
(Key Factors Table on Last Page)

If you are  
**Conditionally  
Approving** your  
applicant

[ ] **Your application has been Conditionally Approved.**

Acceptance of your application is conditioned upon either or both of the following:

- An increased security deposit in the amount of \$ \_\_\_\_\_.00
- The submission and acceptance of a co-signer or guarantor.
- No Concessions Offered

This adverse action notice is in accordance with the requirements of the FCRA 15 U.S.C. Sec. 1681m (a) and clearly defines your rights as a consumer under the federal Fair Credit Reporting Act. Additionally, this notice is further in accord with California Investigative Consumer Reporting Agencies Act (Calif. Civil Code 1786).

The consumer reporting agencies listed DID NOT make the decision to take adverse action against you and are UNABLE to provide you with specific reasons or explain why the adverse action was taken against you.

You have the right within sixty (60) days of this notice to obtain a free copy of your consumer report by contacting the agencies below. When requesting your free disclosure of your consumer information, you will need to indicate that you had an adverse action taken against you and supply your full name, social security number, date of birth and current address.

The name of the investigative Consumer Reporting Agency making this report is:

The Screening Pros, LLC-Attn: Consumer Disclosure  
P.O. Box 3338, Chatsworth, CA 91313-3338  
800-877-3908 Ext 300

TransUnion, Consumer Disclosure Department, P.O. Box 1000, Chester, PA 19022 1(800) 888-4213

Experian, ATTN: NCAC, P.O. Box 2002, Allen, TX 75013-0036 1(888) 397-3742

## Other:

- [ ] Incomplete application, inaccurate or false information or inability to verify information provided by the applicant or other information not contained in a consumer report.
- [ ] Insufficient income or debt to income ratio to meet qualifying criteria.
- [ ] Based on Co-applicant contributing data.



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provide to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

### **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or

prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

• **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

• **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates  b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration

	409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

<b>FICO Score Risk Reasons – Key Factors Table</b>	<b>Equifax</b>	<b>TransUnion</b>	<b>Experian</b>
Amount owed on accounts is too high	1	1	1
Level of delinquency on accounts	2	2	2
Too few bank revolving accounts	3	n/a	3
Too many bank or national revolving accounts	4	n/a	4
Too many accounts with balances	5	5	5
Too many consumer finance company accounts	6	6	6
Account payment history is too new to rate	7	7	7
Too many recent inquiries last 12 months	8	8	8
Too many accounts recently opened	9	9	9
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	10	10	10
Amount owed on revolving accounts is too high	11	11	11
Length of time revolving accounts have been established	12	12	12
Time since delinquency is too recent or unknown	13	13	13
Length of time accounts have been established	14	14	14
Lack of recent bank revolving information	15	15	15
Lack of recent revolving account information	16	16	16
No recent non-mortgage balance information	17	17	17
Number of accounts with delinquency	18	18	18
Date of last inquiry too recent	n/a	19	n/a
Too few accounts currently paid as agreed	19	27	19
Time since derogatory public record or collection is too short	20	20	20
Amount past due on accounts	21	21	21
Serious delinquency, derogatory public record or collection filed	22	22	22
Number of bank or national revolving accounts with balances	23	n/a	23
No recent revolving balances	24	24	24
Length of time installment loans have been established	25	n/a	25
Number of revolving accounts	26	26	26
Number of established accounts	28	28	28
No recent bankcard balances	n/a	29	29
Time since most recent account opening too short	30	30	30
Too few accounts with recent payment information	31	n/a	31
Lack of recent installment loan information	32	4	32
Proportion of loan balances to loan amounts is too high	33	3	33
Amount owed on delinquent accounts	34	31	34
Length of time open installment loans have been established	n/a	n/a	36
Number of consumer finance company accounts established relative to length of consumer finance history	n/a	n/a	37
Serious delinquency and public record or collection filed	38	38	38
Serious delinquency	39	39	39
Derogatory public record or collection filed	40	40	40
Payments due on accounts	n/a	n/a	46
Length of time consumer finance company loans have been established	n/a	98	n/a
Lack of recent auto finance loan information	98	n/a	n/a
Lack of recent auto loan information	n/a	97	98
Lack of recent consumer finance company account information	99	99	99