

**APPLICANT NAME:** \_\_\_\_\_

**PROPERTY ADDRESS:** \_\_\_\_\_

**Your application to rent the property did not meet our standards for the following reasons (check one or more):**

- Negative or insufficient rental history
- Negative or insufficient reports from references or other sources
- A prior eviction that resulted in a general judgment for the landlord
- An eviction action that is still pending
- Inaccurate or false information on the application
- Unacceptable criminal history
- Inability to verify information regarding criminal history
- Insufficient income
- The property was rented to someone else
- Failure to meet other screening guidelines: \_\_\_\_\_

**Screening Charge Returned:**     Yes     No     N/A

**Because your application did not meet our standards, we are (check one box or the other):**

- Denying your application
- Requesting an increased deposit and/or co-signer

If checked, the adverse action taken was based in whole or in part on information received from a person or company other than a consumer reporting agency. You have the right to request from us, in writing within 60 days of receiving this letter, the nature of that information.

If checked, the adverse action taken was based in whole or part on a credit report. The consumer reporting agency that provided the report was (check one of the three):

**CBI Equifax Credit Information**  
PO Box 105851  
Atlanta, GA 30348  
800-685-1111  
[www.equifax.com](http://www.equifax.com)

**Experian (formerly TRW)**  
PO Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**Trans Union Consumer Relations**  
PO Box 1000  
Chester, PA 19022  
800-916-8800  
[www.transunion.com](http://www.transunion.com)

While the consumer reporting agency listed above provided information about your credit or history, it took no part in making the decision regarding your application, nor can it explain why adverse action was taken.

Under the Fair Credit Reporting Act (15 USC 1681j), you have the right to obtain a copy of your consumer credit report. To obtain a free copy, you must request it within 60 days of the date you receive this letter by writing or telephoning the consumer reporting agency checked above. You can also go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to view all three of your credit profiles for free.

If you believe any information in your report is wrong, you have the right under the same Act (15 USC 1681i) to dispute the accuracy or completeness of the information and 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 also have certain rights under credit reporting and consumer protection laws in Oregon. For further information, you could contact a consumer protection agency or the Attorney General's office.

\_\_\_\_\_  
Owner/Agent

\_\_\_\_\_  
Date

