105

APPLICATION DENIAL

SENT WITHIN 14 DAYS OF DENIAL

DATE: ___ ___ ___

Applicant Name:_____

Rental Address _____ Unit #_____

Your application to rent the property has not met the rental criteria for the following reasons (check all that apply)**:**

- ○ A general judgment of restitution (eviction) less than 5 years old.
- ○ A pending eviction action that has not resulted in a general judgment of dismissal or judgment in favor of the applicant at the time the application is submitted.
- ○ Conviction of a sex offense.
- ○ Conviction of a crime against a person.
- ○ Conviction of a drug related crime.
- ○ Conviction of identity theft or check forgery
- ○ Unable to verify information as provided by the applicant
- ○ Insufficient income
- ○ Inaccurate or false information from the applicant
- ○ Unsatisfactory consumer credit report
- ○ Incomplete application
- ○ The property has been rented
- ○ Other _____
- ○ Conviction of a crime that the conduct for which was convicted was of a nature that adversely affected the property of a landlord or other tenants or the health, safety or right to peaceful enjoyment of the premises of the residents, the landlord or the landlord's agents.
- ○ An arrest and subsequent charge involving any of the criminal offenses for which a conviction would be grounds for denial, if the charges have not been dismissed at the time the application is submitted.
- ○ Negative or insufficient rental history
- ○ Unpaid utility bill(s) or collection account(s)
- ○ Outstanding judgment(s) or collection(s) from a landlord
- ○ Debt to income ratio too high

If your application has been denied based on criminal background, an individualized assessment has been conducted based on: a) The nature and severity of the incidents that would lead to a denial; b) The number and type of incidents; c) The time that has elapsed since the date the incidents occurred; and d) The age of the individual at the time the incidents occurred.

If you have been denied because the property has been rented and we did not screen your application, enclosed is a refund of your application screening charge (check all that apply)**:**

- ○ Your application has been denied as detailed above. We are, however, willing to approve your application provided you: ○ have an approved co-signer and/or; ○ pay an additional security deposit of $_____.
- ○ Your application has been denied for reasons unrelated to a tenant screening company or consumer credit reporting agency report.
- ○ Your application has been denied or we are requesting a co-signer or additional security deposit at least in part due to information provided by a tenant screening or consumer credit reporting agency.
- ○ An individual assessement has been conducted and your application has been denied because: _____

_____

The name and address of the tenant screening company and/or consumer credit reporting agency that provided the report was (check all that apply):

CONSUMER CREDIT REPORTING AGENCIES:

○ Experian (formerly TRW)
PO Box 2002
Allen, TX 75013
800-854-7201
www.experian.com

○ CBI Equifax Credit Information
PO Box 105851
Atlanta, GA 30348
800-685-5000
www.equifax.com

○ Trans Union Consumer Relations
PO Box 1000
Chester, PA 19022
312-258-1818
www.transunion.com

TENANT SCREENING COMPANY USED:

Name: _____ Address: _____ City: _____ State: _____ Zip: _____

Under the Fair Credit Reporting Act you have the right to obtain a copy of your consumer credit report. If a consumer credit reporting agency was used in evaluating your application, you may obtain a free copy by requesting one within 60 days of the date you receive this letter by contacting the consumer credit reporting agency checked above. You can also visit www.annualcreditreport.com to view all three of your credit profiles at no cost.

If you believe any information in your credit report is wrong, you have the right to dispute the accuracy or completeness of the information provided.

The consumer credit reporting agency took no part in making the decision regarding your application and is not able to tell you the specific reasons why any adverse action was taken.

You may contact the Oregon Attorney General's office for further information regarding your rights under Oregon credit reporting and consumer protection laws.

X_____
Landlord/Owner/Agent Date

_____
Landlord/Owner/Agent's telephone

_____
Landlord/Owner/Agent's address

Copied to: _____

EQUAL HOUSING OPPORTUNITY

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