

APPLICATION DENIAL

TENANT INFORMATION

APPLICANT(S): _____ DATE: _____
 RENTAL ADDRESS: _____ UNIT: _____
 CITY: _____ STATE: _____ ZIP: _____

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

- Felony conviction(s)
- Eviction judgment(s)
- Negative or insufficient rental history
- Unpaid utility bill(s) or collection account(s)
- Non-traffic related misdemeanor(s)
- Outstanding judgment(s) or collection(s) from a landlord
- Outstanding warrant or probation
- Debt to income ratio too high
- 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

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.

Your application has been denied as detailed above. We are, however, willing to approve your application provided you _____ with an approved co-signer 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.

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

Consumer Credit Reporting Agencies:

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.

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.

Landlord