PDX 6

APPLICANT SCREENING ADVERSE ACTION NOTICE

LANDLORD NAME: _____

PROPERTY NAME: _____

PROPERTY ADDRESS: _____

APPLICANT'S NAME: _____

TODAY'S DATE: _____

Approval/Denial: Applicant's application has been (check one) ○ approved with conditions, or ○ denied

Approval With Conditions: If applicant's application has been approved with conditions, then the following conditions apply (including that the financially responsible applicant has been approved, but not a non-applicant Tenant): _____

_____

_____

_____

If an individual assessment was conducted and your application is being denied, then the information set forth in this box shall apply. This box is not applicable to any denial arising under low barrier criteria.

○ No supplemental evidence was provided and this Applicant Screening Adverse Action document serves as the Landlord's Notice of Denial.

○ Supplemental evidence was provided and you simultaneously being given a Notice of Denial. Landlord has considered the following: (a) the nature and severity of the incidents leading to a denial; (b) the number and type of incidents; (c) the time lapsed since the date incidents occurred; and (d) the age of the individual at the time the incidents occurred.

You are hereby notified and informed that, in compliance with applicable state law and the Federal Fair Credit Reporting Act, negative and adverse action has resulted regarding your application to rent a unit, as a result of information obtained on your consumer credit file or other information sources, in the following way:

Failure to Meet Standards: Based upon the following reasons, your application to rent the property did not meet our standards (check all boxes that apply):

○ A prior eviction that resulted in a general judgment for the landlord
○ An eviction that is still pending
○ Unacceptable criminal history
○ Inability to verify information regarding criminal history
○ Inaccurate or false information
○ Negative or insufficient rental history
○ Negative or insufficient reports from references or other sources
○ Negative information from a consumer reporting agency
○ Inability to verify information regarding credit history
○ Insufficient or unverifiable employment history
○ Insufficient or unverifiable income
○ The property was rented to someone else

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○ Failure to meet other written screening criteria: _____

Consumer Reporting Agency: Our credit decision (check one) ○ was or ○ was not based in whole or part on information obtained in a report from the consumer reporting agency set forth below. If our credit decision was based in whole or part on information obtained in a report from the consumer reporting agency set forth below, then (a) the consumer reporting agency from which we obtained the report is designated by a checked box below, and (b) you have a right under the Fair Credit Reporting Act to know the information contained in your credit file with the consumer reporting agency.

○ Equifax Credit Bureau, PO Box 740241, Atlanta, Georgia 30374-0241; Phone 1- 800-685-1111; Website Address: http://www.equifax.com

○ Experian, PO Box 2002, Allen, Texas 75013; Phone 1-888-397-3742; Website Address: http://www.experian.com/reportaccess

○ TransUnion, Consumer Disclosure Center, PO Box 2000, Chester, PA 19022; Phone 1-800-888-4213; Website Address: http://transunion.com

○ Other: _____

If any of the foregoing consumer reporting agency(ies) provided a report, then (a) the reporting agency did not play any part in our credit decision; (b) the reporting agency is not able to supply specific reasons why we have denied credit to you; (c) you have a right to a free copy of your report from the reporting agency (if you request the report no later than sixty [60] days after you receive this notice); and (d) if you find that any information received in the report you received is inaccurate or incomplete, then you have the right to dispute the matter with the reporting agency.

Credit Score Disclosure: We (check one) ○ did or ○ did not (a) obtain your credit score from the consumer reporting agency designated by the checked box above, and (b) used your credit score in making our credit decision. Your credit score (a) is a number that reflects the information in your credit report, and (b) can change, depending on how the information in your credit report changes.

Your credit score: _____ Date: _____. Scores range from a low of _____ to a high of _____.

Key factors that adversely affected your credit score: _____

If your application was denied in whole or in part based upon information obtained by a Tenant Screening Company their name and address is stated below: _____

Tenant Screening Company: _____

Additional Rights: You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state or local consumer protection agency or your state attorney general's office.

LANDLORD NAME: _____

LANDLORD'S ADDRESS: _____

LANDLORD'S TELEPHONE #: _____

LANDLORD'S EMAIL ADDRESS: _____

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EQUAL HOUSING OPPORTUNITY

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