

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):**

- |  |   |
|--|---|
| <input type="radio"/> Felony conviction(s)                                     | <input type="radio"/> Conviction of identity theft or check forgery             |
| <input type="radio"/> Eviction judgement(s)                                    | <input type="radio"/> Unable to verify information as provided by the applicant |
| <input type="radio"/> Negative or insufficient rental history                  | <input type="radio"/> Insufficient income                                       |
| <input type="radio"/> Unpaid utility bill(s) or collection account(s)          | <input type="radio"/> Inaccurate or false information from the applicant        |
| <input type="radio"/> Non-traffic related misdemeanor(s)                       | <input type="radio"/> Unsatisfactory consumer credit report                     |
| <input type="radio"/> Outstanding judgment(s) or collection(s) from a landlord | <input type="radio"/> Incomplete application                                    |
| <input type="radio"/> Outstanding warrant or probation                         | <input type="radio"/> The property has been rented                              |
| <input type="radio"/> Debt to income ratio too high                            | <input type="radio"/> Other _____   |

**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:  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.

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

<b>CONSUMER CREDIT REPORTING AGENCIES:</b>		
<input type="radio"/> Experian (formerly TRW) PO Box 2002 Allen, TX 75013 800-854-7201 www.experian.com	<input type="radio"/> CBI Equifax Credit Information PO Box 105851 Atlanta, GA 30348 800-685-5000 www.equifax.com	<input type="radio"/> Trans Union Consumer Relations PO Box 1000 Chester, PA 19022 312-258-1818 www.transunion.com
<b>TENANT SCREENING COMPANY USED:</b>		
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](http://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.