IMPORTANT DISCLAIMER: THIS IS NOT INTENDED TO BE AN ADVERSE ACTION NOTICE. THE LETTER AVAILABLE ON THIS PAGE IS MERELY AN EXAMPLE OF AN FCRA COMPLIANT DISCLOSURE. IT HAS NOT BEEN REVIEWED FOR COMPLIANCE WITH LOCAL CODE REQUIREMENTS AND YOU SHOULD NOT USE IT FOR THAT PURPOSE.

PLEASE REVIEW AND MODIFY AS NECESSARY TO FIT YOUR PARTICULAR SITUATION, AND TO COMPLY WITH THE LAWS AND REQUIREMENTS OF YOUR STATE AND LOCAL JURISDICION.

Landlord Name 123 Landlord Street Landlord Town, LL 12345 Phone Number: 123-456-7890

ADVERSE ACTION NOTICE

CONFIDENTIAL - TO BE OPENED BY ADDRESSEE ONLY

Jane Doe 1234 Main Street Anytown, IL 99999

June 1, 2013

Dear Jane,

Thank you for your recent rental application. After a review of the provided information, we find that we are unable to accept your rental application at this time. Principle reason(s) for denial:

Ш	Temporary or irregular employment
	Unable to verify employment
	Unable to verify income
	Length of residence
	No credit file
	Delinquent past or present credit obligations with others
	Delinquent past or present rental obligations
	Bankruptcy
	Criminal Record
	Eviction filing or judgment
	Garnishment, attachment, foreclosure, repossession, collection action, or judgment

This decision was based in whole or in part on the information provided to us in a Consumer Report or Investigative Consumer Report prepared for us by TransUnion Rental Screening Solutions. Their mailing address and phone number are listed below:

TransUnion Rental Screening Solutions 6430 South Fiddlers Green Circle, Suite #500 Greenwood Village, CO 80111 (800) 230-9376

TransUnion Rental Screening Solutions plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application.

You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by TransUnion Rental Screening Solutions with us.

Sincerely,

Landlord Name