Notice of Adverse Action/Conditional Acceptance

Applicant(s):_____

Owner/Agent:_____

Premises:_____**Unit #:** _____

City:_____ **State:**_____ **Zip:**_____

The purpose of this Adverse Action Notice is to inform you that your application regarding the rental of the above Premises did not meet our standards, and/or that negative and adverse action has resulted regarding your application to rent the Premises, based on the following: **(Please mark each one that applies)**:

- ☐ Unable to verify information provided by Applicant
- ☐ Incomplete or insufficient information provided on application
- ☐ Insufficient income to meet rental qualifications
- ☐ Other_____
- ☐ Negative reports from references or other sources

  The adverse action was taken, in whole or in part, based upon information received from a person or company other than a consumer reporting agency. When this occurs, you have the right to make a written request to us for a disclosure of the nature and scope of that information. Such a request must be made within sixty (60) days of receiving this letter.
- ☐ Information, in whole or in part, based upon a consumer report. The consumer reporting agency(ies) that provided that report was (check all that apply):
  - ☐ Trans Union: 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022
    1-800-888-4213 www.transunion.com/myoptions
  - ☐ Experian: PO Box 2002, Allen TX 75013
    1-888-397-3742
  - ☐ Equifax: PO Box 740241, Atlanta GA 30374-0241
    800-685-111
  - ☐ Infolink, SDMHC 5675 Ruffin Road, Suite 310, San Diego, CA 92123
    1-888-762-7313
  - ☐ Other: _____
    _____

Since your Rental Application did not meet our standards, we are:

- ☐ Denying your Application
- ☐ Requesting additional information, an increased deposit and/or co-signer as a condition precedent to the execution of a Rental Agreement. Please contact Owner/Agent.

FCRA and/or Dodd-Frank Wall Street Reform and Consumer Protection Act Disclosures:
(Check if appropriate)
An adverse action was taken in your situation based upon a credit score obtained in your credit report.

Additional information on page two is provided pursuant to Section 1100(f) of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

The unauthorized copying, duplicating, downloading, display or any other use of this form is not permitted.
This form does not constitute legal advice. For legal advice, please consult your attorney.

The credit score found on your credit report(s): _____

The date of the credit score: _____ (List the Date of the Credit Report)

The source of the score: _____(Credit Bureau Name)

The score range of the scoring model used: _____(Give low to high range, i.e. 300-850)

The factors that affected the score that was found on the credit report are as follows: _____

_____

A "credit score" is a numerical value or a categorization derived from a statistical tool or modeling system that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

If we have notified you that the above-noted agency provided information about your credit or other history on your consumer report, it did not take any part in making a decision regarding your Application, nor can it explain why adverse action was taken.

Pursuant to Federal law, you have the following rights:
(1) Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your Consumer Report. To obtain a free copy of your Consumer Report, you must request a copy within sixty (60) days of the date you received this letter by writing or telephoning the consumer reporting agency(ies) checked above.
(2) If you believe your report contains any erroneous information, is inaccurate or incomplete, you have the right under the Fair Credit Reporting Act to dispute its accuracy or completeness of the information, and to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.
(3) You also have certain rights under Credit Reporting and Consumer Protection Laws of your state. For further information, you can contact your state or locate consumer protection agency, or your state's attorney general's office.

Owner/Agent:
_____ Date_____

Endorsed by SAN DIEGO COUNTY APARTMENT ASSOCIATION®

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This form does not constitute legal advice. For legal advice, please consult your attorney.