

**Applicant:** \_\_\_\_\_  
**Address:** \_\_\_\_\_ **Unit:** \_\_\_\_\_  
**City:** \_\_\_\_\_, **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_  
**Rental Unit Address:** \_\_\_\_\_ **Unit:** \_\_\_\_\_

**Your Application to rent the property did not meet our screening guidelines  
for the following reason(s):**

- Negative or insufficient rental history.
- Negative or insufficient reports from references or other sources.
- An eviction within the past five years that resulted in a general judgment for the Owner/Agent.
- An eviction action that is still pending.
- Inaccurate or false information on the Application.
- Unacceptable criminal history that includes a drug-related crime, a person crime, a sex offense, a crime involving financial fraud, including identity theft and forgery, or any other crime of a nature that would adversely affect the property of the Owner/Agent, or the health, safety or right to peaceful enjoyment of the premises of residents or Owner/Agent.
- Inability to verify information.
- Insufficient income.
- The property was rented to someone else.
- Failure to meet other screening guidelines:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Screening Charge Returned:**  Yes  No  N/A  
**Because your Application did not meet our screening guidelines, we are:**  
 Denying your Application or  Requesting an increased Deposit and/or Co-Signer



If Applicant submitted supplemental information to mitigate possibly negative screening results, the following is an explanation of the reasons that supplemental information did not adequately compensate for the factors that informed Owner/Agent's decision to reject the Application:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If you were not previously provided an opportunity to submit Supplemental Evidence, you may contact Owner/Agent to request that opportunity.

If checked, this denial or adverse action was taken based on screening results from a tenant screening company. The name and address of the tenant screening company is:

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

If checked, the adverse action taken was based in whole or in part on information received from a person or company other than a consumer reporting agency. You have the right to request from us, in writing within 60 days of receiving this letter, the nature of that information.

If you believe the information received regarding your rental history, criminal history, or income was inaccurate, you have the right to appeal this determination by submitting a request in writing to Owner/Agent and providing evidence to contradict the negative outcome. A successful appeal does not guarantee residency.

If checked, the adverse action taken was based in whole or part on a credit report. The consumer reporting agency that provided the report was.

<input type="checkbox"/> <b>Equifax</b> P.O. Box 7404256 Atlanta, GA 30374-0256 <a href="http://www.equifax.com">www.equifax.com</a>	<input type="checkbox"/> <b>Experian</b> Dispute Department P.O. Box 9701 Allen, TX 75013 <a href="http://www.experian.com">www.experian.com</a>	<input type="checkbox"/> <b>TransUnion</b> Consumer Solutions P.O. Box 2000 Chester, PA 19022-2000 <a href="http://www.transunion.com">www.transunion.com</a>
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While the consumer reporting agency listed above provided information about your credit or history, it took no part in making the decision regarding your Application, nor can it explain why adverse action was taken.

Under the **Fair Credit Reporting Act (15 USC 1681j)**, you have the right to obtain a copy of your consumer credit report. To obtain a free copy, you must request it within 60 days of the date you receive this letter by writing or telephoning the consumer reporting agency checked above. You may also go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to view all three of your credit profiles free of charge.

If you believe any information in your report is incorrect, you have the right to dispute the 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.

You also have certain rights under Credit Reporting and Consumer Protection Laws in Oregon. For further information, you should contact a consumer protection agency or the Attorney General's office.

**Owner/Agent Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Owner/Agent: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

