

**Applicant(s):** \_\_\_\_\_  
**Address:** \_\_\_\_\_ **Unit:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_  
**Rental Unit Address:** \_\_\_\_\_ **Unit:** \_\_\_\_\_

**Your application to rent the property did not meet our screening guidelines for the following reasons:**

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

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> <b>CBI Equifax Credit Information</b><br>PO Box 105851<br>Atlanta, GA 30348<br>800-685-1111<br>www.equifax.com | <input type="checkbox"/> <b>Experian (formerly TRW)</b><br>PO Box 2002<br>Allen, TX 75013<br>888-397-3742<br>www.experian.com | <input type="checkbox"/> <b>Trans Union Consumer Relations</b><br>PO Box 1000<br>Chester, PA 19022<br>800-916-8800<br>www.transunion.com |
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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:** \_\_\_\_\_

