

«today»

«full_name»

«address_line1»

«address_line2»

«address_line3»

«city», «state» «zip»

Dear «full_name»:

We are sorry to inform you that your application for an apartment at **«communities rem from wait»** was rejected because your credit report did not meet «mgmt_company» 's Resident Selection Criteria. Because your rejection is based on a credit report, we are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C.S. 1681, et.seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

We have denied your application based on information contained in a consumer credit report obtained from the following consumer credit reporting agency:

_____.

Pursuant to section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency only provided information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.

You have certain rights under federal law, as explained in more detail in paragraphs 4 and 5 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer credit reporting agency at its toll-free number listed above, or write to it at the listed address.

Pursuant to section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer credit reporting agency whose name is listed above. You must request the copy within 60 days of the date you receive this letter. Pursuant to section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position of the item under dispute. Trained personnel are available at the consumer credit reporting agency to help prepare consumer statements.

Please be informed that according to HUD, you have the right to respond to this action within fourteen (14) calendar days and, in writing, request a meeting for consideration and/or an informal hearing. This will enable you to provide us with additional information. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process

You are entitled to reapply in the future if you feel that your situation has changed and you may be eligible for an apartment.

«rental_agent»

«mgmt_company»