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 JURISDICTION.

John Doe 1234 Main Street Anytown, IL, 99999 Phone Number: 312-555-1212

ADVERSE ACTION NOTICE

CONFIDENTIAL -- TO BE OPENED BY ADDRESSEE ONLY

Jane Doe 7777 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:

- o Temporary or irregular employment
- Unable to verify employment
- Unable to verify income
- Length of residence
- o No credit file
- o Delinquent past or present credit obligations with others
- Delinquent past or present rental obligations
- o Bankruptcy
- o Criminal Record
- o Eviction filing or judgment
- o 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,

John Doe