

# ADVERSE ACTION LETTER REGARDING RENTAL APPLICATION



2018 Printing

Date: \_\_\_\_\_

Dear: \_\_\_\_\_:

The following action was taken with respect to the rental application you filed with:

\_\_\_\_\_ to take the action as described:

- Your rental application was denied.
- Your rental application can only be approved if it is co-signed by a creditworthy co-signor.
- An additional security deposit of \$ \_\_\_\_\_ will be needed to approve your rental application bringing the total amount of your security deposit to \$ \_\_\_\_\_.
- You will be required to pay additional rent of \$ \_\_\_\_\_ per month in order to approve your rental application bringing your total rent to \$ \_\_\_\_\_ per month.

The above-referenced adverse action was taken based solely or partly on information in a consumer report.

When a credit report is used in making decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained the report. The consumer reporting agency that provided the report was:

- CBI/Equifax Credit Information Service, P.O. Box 740241, Atlanta, GA 30374—2041. Phone: 1-800-685-1111.
- Experian (TRW) Consumer Assistance, P.O. Box 949, Allen, TX 75002. Phone: 1-888-397-3742.
- Trans Union Consumer Relations, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022. Phone: 1-800-888-4213.
- Other: \_\_\_\_\_

The credit reporting agency that supplied the report did not make the decision to take the adverse action described above and thus cannot give specific reasons for it.

Under the Fair Credit Reporting Act, you have a right to obtain a free copy of your consumer report from the above-referenced credit reporting agency. To obtain a copy of your consumer report, you must request it within 60 days of your receipt of this letter. If you believe your report is inaccurate or incomplete, you also have a right to dispute the accuracy or completeness of any of the information furnished by the credit reporting agency. This must also be done within sixty (60) days of your receipt of this letter by contacting the credit reporting agency.

You may have additional rights under the credit reporting or consumer protection laws of your state. Contact your state or local consumer protection agency ([www.consumer.georgia.gov](http://www.consumer.georgia.gov)) or a state Attorney General's office ([www.law.ga.gov](http://www.law.ga.gov)).

Sincerely,

\_\_\_\_\_  
Landlord/Agent

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