

**PLEASE READ: USING THIS TEMPLATE ADVERSE ACTION NOTICE**

TransUnion Rental Screening Solutions, Inc. makes this template adverse action notice available for user convenience. This template is for use whenever you (the user) take adverse action under the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.) – for example, denying an application for a rental/tenancy in light of information on a credit report.

You are encouraged to attach a copy of each report you used in making your decision - for example, if you made a decision to deny an application for rental/tenancy based on a credit report, an eviction report, and a criminal report, you would attach all three (3) of those reports. You are also encouraged to state the principal reasons for the adverse action – for example, denial of an application for rental/tenancy.

This template is not tailored to your business and operations, and so you should modify it as necessary to fit your particular situation. You have the responsibility to ensure compliance with applicable laws when you use this template. This template is not legal advice, and you are encouraged to consult your own legal and compliance resources in using this template.

Pay attention to all open fields in this template; information may be required in those fields. This template is “as is” – no representations or warranties are made whatsoever for this template, be it accuracy, sufficiency, completeness, reliability, or otherwise.

**THIS PAGE IS NOT PART OF THE TEMPLATE ADVERSE ACTION NOTICE. PLEASE DO NOT INCLUDE THIS PAGE (REMOVE IT) WHEN YOU USE THIS NOTICE.**

## Basic Information

This section should be completed in all instances.

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

Applicant's Name: \_\_\_\_\_

Applicant's Address: \_\_\_\_\_

Description of Transaction (e.g. application for lease):

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Description of Action Taken (e.g. denied application): \_\_\_\_\_

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## Part I - Principal Reason(s) for Action Taken

This section should be completed in all instances. Check all that apply.

Based in whole or in part on applicant's prior credit, criminal and/or eviction record history obtained in one or more reports from a consumer reporting agency

Credit application incomplete

Insufficient number of credit references provided

Unacceptable type of credit references provided

Unable to verify credit references

Temporary or irregular employment

Unable to verify employment

Length of employment

Income insufficient for amount of credit requested

Excessive obligations in relation to income

Unable to verify income

Length of residence

Temporary residence

Unable to verify residence

- No credit file
- Limited credit experience
- Poor credit performance with us
- Delinquent past or present credit obligations with others
- Collection action or judgment
- Garnishment or attachment
- Foreclosure or repossession
- Bankruptcy
- Number of recent inquiries on credit bureau report
- Value or type of collateral not sufficient
- Other, specify: \_\_\_\_\_

## Part II - Disclosure of Use of Information Obtained From an Outside Source

**This section should be completed if the decision was based in whole or in part on information that has been obtained from an outside source. Check all that apply.**

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency(ies) listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency(ies). The reporting agency(ies) played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency(ies), if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

We obtained a consumer report from *{{Insert name of Consumer Reporting Agency}}*, and which consumer report \_\_\_ did or \_\_\_ did not factor into our decision to deny your application. This consumer reporting agency may be contacted at:

*{{Insert contact information - name, address & toll-free telephone #}}*

We also obtained your credit score from the consumer reporting agency listed below and \_\_\_ did use or \_\_\_ did not use it in making our credit decision. Your credit score is a number that reflects the information in your consumer report.

Your credit score can change, depending on how the information in your consumer report changes.

Your credit score: \_\_\_\_\_

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

Scores range from a low of \_\_\_\_\_ to a high of \_\_\_\_\_.

Key factors that adversely affected your credit score: *{{Insert key factors}}*

If you have any questions regarding your credit score, you should contact *{{Insert name of Consumer Reporting Agency}}* at:

*{{Insert contact information - name, address & toll-free telephone #}}*

\_\_\_ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

**If you have any questions regarding this notice, you should contact:**

Name: *{{Insert User / Landlord / Property Manager / Creditor Name}}*

Address: *{{Insert User / Landlord / Property Manager / Creditor Address}}*

Telephone number: *{{Insert User / Landlord / Property Manager / Creditor Phone #}}*