

PLEASE READ, PRIOR TO USING THIS TEMPLATE ADVERSE ACTION NOTICE

THIS SAMPLE ADVERSE ACTION NOTICE SHALL NOT CONSTITUTE LEGAL ADVICE. IF YOU HAVE QUESTIONS REGARDING THIS SAMPLE ADVERSE ACTION NOTICE, YOU SHOULD SEEK YOUR OWN LEGAL COUNSEL. ADDITIONALLY, THIS SAMPLE ADVERSE ACTION NOTICE IS DRAFTED SOLELY TO COMPLY WITH REQUIREMENTS SET FORTH IN THE FEDERAL FCRA AND IN COMPLIANCE WITH THE REQUIREMENTS OF A CONSENT ORDER WITH THE CONSUMER FINANCIAL PROTECTION BUREAU AND HAS NOT BEEN DRAFTED TO BE IN COMPLIANCE WITH ANY STATE OR LOCAL LAW.

THIS TEMPLATE IS “AS IS” – NO REPRESENTATIONS OR WARRANTIES ARE MADE WHATSOEVER FOR THIS TEMPLATE, BE IT ACCURACY, SUFFICIENCY, COMPLETENESS, RELIABILITY, OR OTHERWISE.

PLEASE PAY ATTENTION TO ALL OPEN FIELDS IN THIS TEMPLATE; INFORMATION MAY BE REQUIRED IN THOSE FIELDS.

THIS PAGE IS NOT PART OF THE TEMPLATE ADVERSE ACTION NOTICE. PLEASE DO NOT INCLUDE THIS PAGE WHEN YOU USE THIS NOTICE.

Date: <Date>

Applicant's Name: <Name>

Applicant's Address: <Address>

Description of Transaction: Application for rental tenancy.

Description of Action Taken: {{Select the Action Taken - Denial of an application for rental/tenancy or Approval with Conditions}}

Thank you for your recent application. Your application was carefully considered, and we {{Select either "regret that we are unable to approve your application at this time" or "have approved your application with conditions"}} for the following reason(s):

{{Insert principal reasons for decision}}

1. _____
2. _____
3. _____
4. _____

Our decision was based in whole or in part on information contained in a consumer report from:

TransUnion Rental Screening Solutions, Inc. (TURSS)
P.O. Box 800
Woodlyn, PA 19094
(800) 230-9376
TURSSDispute@transunion.com

You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your application. You also have a right to a free copy of your report from the reporting agency, 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.

Additional information about the dispute process can be found at
<https://www.transunion.com/client-support/rental-screening-disputes>

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

Name: {{Insert - User/Landlord/Property Manager Name}}

Address: {{Insert - User/Landlord/Property Manager Address}}

Phone Number: {{Insert - User/Landlord/Property Manager Phone Number}}

Please find a copy of your consumer report enclosed with this letter.