

## DENIAL NOTICE

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

Dear \_\_\_\_\_

Your application for an apartment at \_\_\_\_\_ has been denied.

One or more of the reasons for the denial of you application may be found in:

- Information contained in a consumer credit report obtained from: (See List Below)
- A consumer credit report containing information insufficient to our need was obtained from: (See List Below)
- The fact that the consumer reporting agency contacted was unable to supply any information about you. (See List)
- Information was received from a person or company other than a consumer reporting agency. You have a right to make a written request to within 60 days of receiving this letter for a disclosure of the nature of this information. Pursuant to federal law, we are prohibited from disclosing the source of the report

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

### **Background Solutions Online**

2340 Vanderbilt Beach Rd. Suite 108-178 Naples FL 34109 Tel: 1-239-514-2940  
**Fax: 1-239-593-0968**

That company may also have obtained information on you from one or more of the consumer reporting agencies whose names, addresses and phone numbers are listed below. They and the other agencies only provide information about your credit history. They took no part in making the decision, nor can they explain why the decision was made. A CHECK MARK INDICATES THE AGENCY PROVIDED A REPORT ON YOU.RENTAL HISTORY:

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### CREDIT HISTORY:

- Trans Union Consumer Relations, P. O. Box 1000, 2 Baldwin Place, Chester, PA 19022 Tel: 800-888-4213
- Experian (TRW) Consumer Assistance, P. O. Box 949, Allen, TX 75002 Tel: 800-682-7654
- CBI/Equifax Credit Information Service, P. O. Box 740241, Atlanta, GA 30374 Tel: 800-685-1111

You have certain rights under federal law to get a copy of your report, dispute its accuracy and insert a consumer statement. If you believe your file contains errors, is inaccurate or incomplete call the consumer reporting agency at their toll-free number, or write to them using the information listed above for disclosure. The disclosure can be made orally, in writing , or electronically. Further..

You have a right during the 60 day period that starts \_\_\_\_/\_\_\_\_/\_\_\_\_to receive a free copy of your consumer report from the consumer reporting agency whose name is checked off above.

You have a right to dispute the accuracy or completeness of any information contained in your consumer report, as furnished by the consumer reporting agency whose name is checked off above.

You have a right to put into your file a consumer statement up to 100 words in length to explain items in your file. Trained personnel are available to help you with the consumer statement.

You may have additional rights under the credit reporting or consumer protection laws of your state. Contact your state or local consumer protection agency or a state Attorney General's office.

*You should have the following information available to promptly obtain your request:*

1. A copy of this denial notice
2. Your full name and spelling
3. Your social security number
4. Your complete mailing address and zip code
5. Your daytime phone number with area code
6. Name of your employer/company, if applicable
7. Your drivers license number and state of issue (*for Bad Check Only*)

Sincerely,