

**DENIAL OF RENTAL APPLICATION  
FOR CREDIT REASONS**

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant: \_\_\_\_\_

**When an application is denied because of credit history contained in a consumer credit agency report, the landlord or the landlord's agent must notify the applicant of that fact, the reasons for denial and of the applicant's right to obtain a copy of the credit report and dispute its accuracy. Additionally, if the credit information was received from a person other than a credit reporting agency, the applicant must be notified of their right to request disclosure of the nature and substance of such information.**

**Dear Applicant: Thank you for your recent application. Your application to rent was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):**

**A. Your Income:**

- Is below our minimum requirement.
- Is insufficient to sustain payments on the amount of credit requested.
- Could not be verified.

**B. Your Employment:**

- Is not of sufficient length to qualify.
- Could not be verified.

**C. Your Credit History:**

- Of making payments on time was not satisfactory.
- Could not be verified.

**D. Your Application:**

- Lacks a sufficient number of credit references.
- Lacks acceptable types of credit references.
- Reveals that current obligations are excessive in relation to income.
- Other: \_\_\_\_\_

**E.  The consumer reporting agency(ies) contacted that provided information that influenced our decision in whole or in part is/are indicated below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer credit reporting agency. 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. Any questions regarding such information should be directed to the consumer reporting agency(ies) indicated.**

- Equifax** P.O. Box 105873, Atlanta, GA 30348; (800) 685-1111; [www.equifax.com](http://www.equifax.com)
- Experian** P.O. Box 2194, Allen, TX 75013-2104; (888) 397-3741; [www.experian.com](http://www.experian.com)
- Trans Union** P.O. Box 1000, Chester, PA 19022; (800) 888-4213; [www.transunion.com](http://www.transunion.com)

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Reviewed by \_\_\_\_\_ Date \_\_\_\_\_

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zipLogix Help Desk 18025 15 Mile Rd Clinton Twp, MI 48035  
Phone: 555-555-5555 Fax: 586.790.7582

propm

Property Address: \_\_\_\_\_ Date: \_\_\_\_\_

F.  We have also obtained your credit score from the consumer reporting agency(ies) indicated above and used 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 \_\_\_\_\_ to a high of \_\_\_\_\_

Key factors that adversely affected your credit score:

\_\_\_\_\_  
\_\_\_\_\_

Number of recent inquiries on credit report as a key factor:

\_\_\_\_\_  
\_\_\_\_\_

If you have any questions regarding your score, you should contact the entity(ies) indicated above.

G.  The 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. You have a right to receive this information within 30 days after making the request.

**NOTICE.** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you have any questions regarding this notice, you should contact the person indicated below:

Landlord or Manager or Agent Signature \_\_\_\_\_ Date: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL. This form is available for use by the entire real estate industry. It is not intended to identify the user as a REALTOR®. REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

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Reviewed by \_\_\_\_\_ Date \_\_\_\_\_

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**DENIAL OF RENTAL APPLICATION (DRA PAGE 2 OF 2)**