

Subject: Adverse Action Notice – Rental Application for (Property Address)

Dear **(Applicant's Name)**,

Thank you for your interest in renting **(Property Address)**. After careful consideration of your application, we regret to inform you that we are unable to proceed with your rental approval at this time. This notice is being provided in accordance with the **Fair Credit Reporting Act (FCRA)**.

Reason(s) for Adverse Action:

Your application was declined based on the following factors:

- **(Reason 1: e.g., Low Credit Score)** – Our screening process requires a minimum credit score of (X), and your reported score falls below this threshold.
- **(Reason 2: e.g., Debt-to-Income Ratio)** – A review of your financial background indicates a high debt-to-income ratio, which may impact your ability to meet rental obligations.
- **(Reason 3: e.g., Rental History)** – Reports from previous landlords reflect late payments or lease violations, which do not align with our rental criteria.

While these are primary factors, additional considerations may have influenced this decision.

Your Rights & Next Steps:

If you believe there has been an error in our decision or wish to provide additional information for reconsideration, you may submit a written appeal within **(X) days** to:

(Landlord's Name)

(Landlord's Address)

(City, State, ZIP Code)

(Contact Phone Number)

(Contact Email Address)

Additionally, you have the right to obtain a free copy of the consumer report used in making this decision. If you would like to review this report or dispute its accuracy, please contact the consumer reporting agency directly within **(X) days**:

(Consumer Reporting Agency Name)

(Consumer Reporting Agency Address)

(City, State, ZIP Code)

(Contact Phone Number)

(Contact Email Address)

Please note that we are not responsible for the information in your consumer report and cannot change it. Any disputes regarding your report should be directed to the reporting agency.

We appreciate your interest in renting with us and regret any inconvenience this decision may cause. If you have any questions, please contact us at **(Contact Phone Number)** or **(Contact Email Address)**.

Sincerely,

(Your Name and Signature)

(Your Title, if applicable)

(Landlord's Company Name, if applicable)