## **Speed Leasing Company LLC**

Notice of Adverse Action

Name:
Name:
Address:
Description of Transaction: Lease
Action Taken: Application Denied

Dear

Date:

Thank you for your recent lease application. Your request for a lease was carefully considered and we regret that we are unable to approve your application at this time. The reason for this is:

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency 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. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied a lease to you. 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.

The consumer reporting agency contacted that provided information that influenced our decision in whole or in part was:

TransUnion, PO Box 1000, Chester, PA 19020 – Phone: (800) 888-4213 Equifax, PO Box 740241, Atlanta, GA 30374 – Phone: (800) 685-1111 Experian, PO Box 2002, Allen, TX 75013 – Phone: (888) 397-3742 DataX, Ltd, PO Box 740125, Atlanta, GA 30374 – Phone: (800) 295-4790

If you have any questions regarding this letter, you may send correspondence via regular mail to:

Speed Leasing Company LLC 1855 Griffin Road, B390 Dania Beach, FL 33004

Sincerely, Customer Support (844) 390-0717

CC:

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 FTC Regional Office for region in which the creditor operates or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.