



Manufactured Housing Communities of Oregon

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## MHCO Form 10A: Application Denial Letter

Revised 11-2-2012 | This form is exclusively licensed to:

Name of Community/Park:

Address:

Name of Applicants(s) \_\_\_\_\_

Dear Applicant:

We regret to inform you that your application for a manufactured home site at

\_\_\_\_\_ ( )

has been rejected. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 USC Section 1681, et seq., as amended by The Consumer Credit Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

1. We have denied your application based on the following: Information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this letter. A consumer credit report containing insufficient information from the consumer credit reporting agency named in paragraph 2 of this letter.

Information received from a person or company other than a consumer reporting agency. You have a right to make a written request to us within 60 days of receiving this letter for a disclosure of the nature of this information.

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

CBI/Equifax Credit Information Service, P.O. Box 740241, Atlanta, GA 30374-2041, Phone: 1-800-947-8399.

Experian (TRW) Consumer Assistance, P.O. Box 949, Allen, TX 75002, Phone: 1-800-682-7654

Trans Union Consumer Relations, P.O. Box 390, Springfield, PA 19064, Phone: 1-800-916-8800

Other [insert name, address, and toll-free phone number] \_\_\_\_\_.



3. Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above noted agency only provided information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made.
4. You have certain rights under federal law, as explained in more detail in paragraphs 5-7 below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above, or write to it at the listed address.
5. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer reporting agency identified above. You must request the copy within 60 days of the date you received this letter.
6. Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words, explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.
7. You may have additional rights under the credit reporting or consumer protection laws of your state. You can contact state or local consumer protection agencies, or the State Attorney General's Office.

Sincerely,

Landlord/Landlord's Representative \_\_\_\_\_ Date: \_\_\_\_\_

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