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| Dear: | Click here to enter text. |
|  | Click or tap here to enter text. |

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| We regret to inform you that your application submitted to Click here to enter text. was denied due to sub-qualification in one or more of the following areas: |

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|  |  | Rental History |
|  |  | Credit History |
|  |  | Rent-to-income Ratio |
|  |  | False/Discrepant Information |
|  |  | Less Than One Year in Present Field |
|  |  | Lack of Information |
|  |  | Criminal History |
| (If no areas are checked, then your application was denied due to an unqualified co-applicant) | | |

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| You are hereby informed of certain information pursuant to the Fair Credit Reporting Act, 15 U.S.C. 1681, et seq., and its amendments:  1. Pursuant to Section 615 of the Fair Credit Reporting Act, you are being notified that the below-noted agencies only provided information about your credit and/or rental history. It took no part in making any decision regarding your rental application; neither can it explain why any decision was made.  2. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer credit report. You must request this report from the below-noted agencies, whose contact information is provided, within 60 days after you receive this letter to avoid a charge.  3. Pursuant to Section 611 of the Fair Credit Reporting Act, you have the right to dispute the credit report’s accuracy or completeness, and to include in your report a statement of up to 100 words that describes your position regarding the disputed information.   |  |  |  | | --- | --- | --- | |  | Bemrose Consulting  9115 SW Oleson Rd, Suite 303  Portland, OR 97223  (503) 419-6539  color logo | Trans Union Consumer Relations  2 Baldwin Place  PO BOX 1000  Chester, PA 19022  800-888-4213  <http://www.transunion.com/myoptions>  transunion.png | |