

Screening Reports - Development
221 Gerry Dr Wood Dale, IL 60191

March 15, 2018

JOHN TESTCASE
220 GERRY DR
WOOD DALE, IL 60191

Dear JOHN TESTCASE,

The decision by Screening Reports - Development to **CONDITIONALLY ACCEPT** your application under our standard lease terms was based on information contained in a consumer report obtained through the consumer reporting agency listed below.

Contributing factors:

INCOME DOES NOT MATCH COMPANY GUIDELINE
IDENTITY DOES NOT MATCH COMPANY GUIDELINE

Any adverse action has been taken in accordance with the requirements of the Federal Fair Credit Reporting Act, 15 U.S.C. 1681m(a).

OUR CREDIT DECISION WAS BASED 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 CONSUMER REPORT AT THE CONSUMER REPORTING AGENCY. THE REPORTING AGENCY DID NOT MAKE THE DECISION TO TAKE THE ADVERSE ACTION AND IS UNABLE TO PROVIDE YOU WITH SPECIFIC REASONS WHY THE ADVERSE ACTION WAS TAKEN. YOU HAVE A RIGHT TO OBTAIN A FREE COPY OF YOUR CONSUMER REPORT WITHIN 60 DAYS FROM YOUR RECEIPT OF THIS NOTICE FROM THE CONSUMER REPORTING AGENCY LISTED BELOW. YOU ALSO HAVE A RIGHT TO DISPUTE THE ACCURACY OF COMPLETENESS OF ANY INFORMATION IN YOUR CONSUMER REPORT.

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 (providing the applicant has the capacity to enter 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 consumer reporting agency that provided the report can be contacted at:

Screening Reports, Inc. (www.screeningreports.com)
220 Gerry Dr, Wood Dale, IL 60191
Toll-Free 866-389-4042