# **NOTICE OF CONSUMER RIGHTS**

# FCRA –SEC 615 Date: \_\_\_\_\_

# Dear: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

We regret to inform you that your application for rental at \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ has been (CHECK ONE):\_\_\_Denied ;\_\_\_Requires a deposit in the amount of $\_\_\_\_\_\_\_\_dollars;\_\_\_Requires a co-signer on your lease; We are hereby informing you of certain information pursuant to the Fair Credit reporting Act, 15 U.S.C. 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).

The above adverse action on your application is based on one or more of 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 obtained from the consumer credit reporting agency named in paragraph 2 of this letter.

( ) Information received from a person or company other than a consumer credit 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. Request should be sent to Landlord Protection Service 16625 Redmond Way, Ste#M-446 Redmond, WA 8052.Phone 800-577-8282**. Include a copy of your drivers license for proof of identity.**

1. 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 credit reporting agency that provided the report was:

( X )**Trans Union Consumer Relations, P.O. Box 2000, Chester PA 19022. Phone: 800-888-4213**

**Credit Score Disclosure:**

\_\_We did not receive a credit score.

\_\_ We obtained a copy of your credit score from **Trans Union Consumer Relations, P.O. Box 2000, Chester PA 19022. Phone: 800-888-4213** www.transunion.com/myoptions

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes. **Your credit score was** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Scores range from a low of 350 to a high of 950. Key factors that adversely affected your credit score:

\_\_Failure to make payments on time \_\_Limited credit experience

\_\_Recent collection action or judgment \_\_ Foreclosure or repossession

\_\_Too may credit inquiries

\_\_ Other

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. 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 about your rental application, nor can it explain why the decision was made.
2. You have certain rights under federal law, as explained in more detail in paragraphs 5-6 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.
3. Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer credit report from the consumer credit reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive the letter.
4. 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.
5. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state or local consumer protection agency or your state attorney general’s office.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_