

DENIAL OF CREDIT

(California Civil Code §1785.20; 12 Code of Federal Regulations §202.9;
15 United States Code §1681m)

NOTE: This form is used by a leasing agent, property manager or landlord when screening a prospective residential tenant whose credit is the basis for disqualifying them as a tenant, to inform the tenant that the adverse action taken regarding the rental application is due to information contained in the tenant's credit report.

DATE: _____, 20_____, at _____, California.

TO TENANT:

Address _____

Phone _____ Fax _____
Email _____

FROM LANDLORD:

Address _____

Phone _____ Fax _____
Email _____

1. This notice regards your rental application dated _____, 20_____. [See **RPI** Form 553]
2. Adverse action has been taken on the rental application based in whole or in part on information in a credit report or other source as follows:
 - denial of the application. additional or larger deposit required.
 - co-signer required on the lease. _____
 - rent increased to higher amount.

2.1 The adverse action was taken by Landlord, not the Credit Bureau that supplied the credit report.
3. Reason(s) adverse action was taken:
 - delinquent payment of debts. derogatory trade references.
 - inadequate references to establish credit. references not responsive to verification requests.

3.1 If the reason(s) adverse action was taken is not stated in Section 3 or was only given orally, Tenant may, within 60 days of the date on this notice, request a separate statement of specific reasons for the adverse action from Landlord identified above which Landlord will deliver to Tenant within 30 days of Landlord's receipt of request. Only Landlord can give specific reasons for the adverse action, not the Credit Bureau that supplied the report.
4. Tenant may, within 60 days of the date on this notice, request a free copy of his credit report from the Credit Bureau(s) identified below:

<input type="checkbox"/> Equifax PO BOX 740241, Atlanta, GA 30374 1-800-685-1111 <input type="checkbox"/> Experian PO BOX 2002, Allen, TX 75013 1-888-3742	<input type="checkbox"/> TransUnion PO BOX 1000, Chester, PA, 19022 1-800-888-4213 <input type="checkbox"/> _____ _____ _____
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5. Tenant has the right to dispute the accuracy or completeness of any information contained in the credit report issued by the Credit Bureau identified in Section 4 by submitting a written statement describing the nature of the dispute directly to the Credit Bureau.
6. The federal Equal Credit Opportunity Act prohibits creditors from discriminating against Tenants on the basis of race, color, religion, national origin, sex, marital status, age (provided the Tenant has the capacity to enter into a binding contract); because all or part of the Tenant's income derives from any public assistance program; or because the Tenant has in good faith exercised any right under the Consumer Credit Protection Act.

6.1 The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

I have received a copy of this notice.

See Signature Page Addendum. [**RPI** Form 251]
Date: _____, 20_____
Tenant's name: _____

Signature: _____

I have received a copy of this notice.

See Signature Page Addendum. [**RPI** Form 251]
Date: _____, 20_____
Co-Tenant's name: _____

Signature: _____

Signature: _____