[DATE]

[APPLICANT NAME]

[APPLICANT STREEET ADDRESS]

APPLICANT CITY], [APPLICANT STATE] [APPLICANT ZIP CODE]

Thank you for your recent rental application at [PROPERTY NAME].

ALL:

We regret that we are unable to approve your request.

INSERT WHEN CRIMINAL AND/OR EVICTIONS = DECLINE AND CREDIT WAS NOT PRESENT OR DOES NOT = DECLINE:

This leasing recommendation is because of one or more applicant's prior criminal or rental housing related civil record history.

ALL:

In evaluating your application the consumer reporting agency(ies) listed below provided us with information that in whole or in part influenced our decision. The reporting agency(ies) played no part in our decision other than providing us with information about you. Under the Fair Credit Reporting Act, you have a right to know the information provided to us. It can be obtained by contacting:

INSERT IF CREDIT PRESENT FOR THE APPLICANT:

TransUnion

Consumer Solutions

P.O. Box 2000

Chester, PA. 19022-2000

(800) 916-8800

INSERT IF CRIMINAL AND/OR EVICTIONS PRESENT FOR THE APPLICANT:

Background Data Solutions: (800) 568-5665

INSERT ON ALL DECLINE RECOMMENDATIONS WHEN CREDIT PRESENT AND IS = TO LOW ACCEPT, CONDITIONAL, REFER, DECLINE:

Your application was processed by a scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based upon the results of analyses of repayment histories of large numbers of customers.

The factors affecting this leasing recommendation include:

[ADVERSE FACTORS/SCORING FACTORS]

Your credit score (as reported by TransUnion): [APPLICANT SCORE]

This score has a range of 300 to 850

Score current as of [DATE]

ALL:

You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency that provided the report or through TransUnion Rental Screening Solutions consumer relations at 1-800-230-9376 or consumer\_relations@turss.com.

If you have any questions regarding this letter, you should contact us at:

[PROPERTY NAME]

[PROPERTY STREET ADDRESS]

[PROPERTY CITY], [PROPERTY STATE] [PROPERTY ZIP CODE]

[PROPERTY PHONE NUMBER]

Sincerely,

[PROPERTY NAME]

[CUSTOM TEXT, WHEN CREDIT IS DECLINE - Credit Decline Recommendation Letters Custom Message]

[CUSTOM TEXT, WHEN CRIMINAL IS DECLINE - Criminal Decline Recommendation Letters Custom Message]

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 (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Application #: [APPLICATION NUMBER]