

Sample Adverse Action Notification

Date _____

Dear _____:

On _____, you authorized **[Landlord/Property Management Company]** to obtain consumer reports and/or investigative consumer reports about you from a consumer reporting agency.

We regret to inform you that **[Landlord/Property Management Company]** is unable to approve your residential application based in whole or in part on information contained in a report from TruDiligence, LLC, 3190 S Wadsworth Blvd, Suite 260, Lakewood, CO 80227, 800-580-0474.

We are enclosing a copy of the report as well A Summary Of Your Rights Under The Fair Credit Reporting Act.

The consumer reporting agency identified above did not make this decision and is unable to supply you with specific reasons why the decision was made. Under Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of the report if you submit a written request to the agency identified above no later than 60 days after you receive this notice. Under Section 611 of that Act, and state law you also have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency above.

California applicants only (this section applies only if the report referenced above is a credit report): You have the right to obtain a free copy of your credit report within 60 days from the consumer credit reporting agency which has been identified on this notice and from any other consumer credit reporting agency which compiles and maintains files on consumers on a nationwide basis. Under California law, you also have the right to dispute with the consumer reporting agency the accuracy or completeness of any information in the report.

Sincerely,

[Landlord/Property Management Company]