

Below is a Sample Declination Letter that is required to be sent to any applicant that is denied housing as a result of an adverse Consumer Report.

The End-User has permission to adopt this form or may utilize its own, provided it meets all the criteria as established by the Fair Credit Reporting Act.

SAMPLE DECLINATION LETTER

DATE\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Applicant's Name

Address

City, State, Zip Code

Dear\_\_\_\_\_

Thank you for your application. We regret that we are unable to offer an apartment to you at this time.

In reviewing your application we received information from the Consumer Reporting Agency listed below. The Consumer Reporting Agency's role was to provide us with character background related information about you. Therefore, they will be unable to supply the reasons why an apartment cannot be offered to you. You have the right to request a copy of your consumer report free of charge, within sixty (60) days from the date you receive this letter. You also have the right to dispute the accuracy or completeness of any item on your consumer report.

For your convenience, the Consumer Reporting Agency's address is listed below. You may contact the agency by mail or by telephone. If you contact the agency by mail, please include your full name, current address, social security number, date of birth and a copy of this letter.

NAPS, Inc.

P. O. Box 590

Bessemer, AL 35021

Toll-Free: 1-866-425-9671

Although we are unable to consider your application for an apartment at this time, thank you for applying with us.