

# Notice of Denial Based on Credit Report and Other Information

Adverse Action Notice — Required by the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681m

**IMPORTANT: Federal law requires that we notify you of the reasons for any adverse action taken with respect to your rental application. This notice is provided in compliance with the Fair Credit Reporting Act (FCRA) and the California Consumer Credit Reporting Agencies Act (CCRAA).**

## APPLICANT INFORMATION

Applicant Full Name: \_\_\_\_\_

Property Address Applied For: \_\_\_\_\_

Application Date: \_\_\_\_\_ Notice Date: \_\_\_\_\_

## ADVERSE ACTION TAKEN

- Application for tenancy has been DENIED.
- Application has been approved but on less favorable terms than requested (see below).
- Application is pending pending further review.

Less favorable terms (if applicable): \_\_\_\_\_

## REASONS FOR ADVERSE ACTION

Check all that apply:

- Insufficient credit history
- Delinquent past or present credit obligations
- Derogatory public record or collection filed
- Bankruptcy
- Prior eviction or unlawful detainer judgment
- Negative rental history or landlord references
- Insufficient income to qualify (income-to-rent ratio)
- Unverifiable income or employment
- Criminal background — disqualifying conviction
- Falsification of information on application
- Other (describe below):

Other reason (describe): \_\_\_\_\_

CONSUMER REPORTING AGENCY USED

The following consumer reporting agency provided information that was used in whole or in part to make this decision:

Agency Name:

Agency Address:

Agency Phone:

Agency Website:

YOUR RIGHTS UNDER THE FCRA

- You have the right to obtain a FREE copy of your consumer report from the agency listed above within 60 days of receiving this notice.
- You have the right to dispute inaccurate or incomplete information in your consumer report directly with the reporting agency.
- The consumer reporting agency that provided the report did not make the decision to deny your application and cannot explain the specific reasons for the decision.
- If you believe your rights under the FCRA have been violated, you may contact the Consumer Financial Protection Bureau (CFPB) at [www.consumerfinance.gov](http://www.consumerfinance.gov) or (855) 411-2372.
- Under California Civil Code § 1785.20, you have the right to inspect your credit file maintained by any consumer credit reporting agency.

ISSUED BY

Law Office of Rikisha D. Thomas

11326 Winery Dr, Fontana, CA 92337

(909) 230-2363 | [evictionlawyersb.com](http://evictionlawyersb.com)

Signature:

Date:

Authorized Representative — Law Office of Rikisha D. Thomas

*This notice is required by federal law. Willful noncompliance with the FCRA adverse action notice requirement may result in civil liability of up to \$1,000 per violation plus attorney's fees, or up to \$100-\$1,000 per violation for statutory damages. Always provide this notice when denying any application based on a consumer report.*