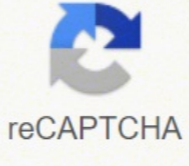




I'm not robot



Open

ADVERSE ACTION NOTICE

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip Code \_\_\_\_\_

This notice is to inform you that your application has been:

- Rejected
- Approved with conditions:
  - Residency requires an increased deposit
  - Residency requires a qualified guarantor
  - Residency requires last month's rent
  - Residency requires an increased monthly rent of \$ \_\_\_\_\_
  - Other: \_\_\_\_\_

Adverse action on your application was based on the following:

- Information contained in a consumer report (The prospective landlord must include the name, address, and phone number of the consumer reporting agency that furnished the consumer report that contributed to the adverse action.)
- The consumer credit report did not contain sufficient information
- Information received from previous rental history or reference
- Information received in a criminal record
- Information received in a civil record
- Information received from an employment verification

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

Agent/Owner Signature \_\_\_\_\_

**APPENDIX D-14: SAMPLE FORMAT FOR NOTICE OF AMENDED ADVERSE ACTION**

Employee's Name  
Social Security Number  
Civil Service Classification  
Department  
Work address  
Home address

TO: [Name of Employee]

Pursuant to Government Code Section 19575.5, the Notice of Adverse Action dated [date] is hereby amended as follows:

List all relevant changes

1. Section I, NATURE OF THE ADVERSE ACTION, is amended to read:

You are hereby [new penalty] in your position as [classification].

2. Section II, EFFECTIVE DATE OF THIS ADVERSE ACTION, is amended to read:

This [nature of the action] shall be effective at the start of business on [new effective date].

3. Section III, STATEMENT OF CAUSES, paragraph

B, is amended to read: List new causes under Government Code Section 19572.

4. Section IV, STATEMENT OF FACTS, is amended to read:

5. Section VI, APPEAL RIGHTS, is amended in

the following respects: Indicate any changes or corrections to the original Notice.

In all other respects, the original Notice of Adverse Action dated [date] is reaffirmed.

NAME OF PERSON SIGNING ORIGINAL NOTICE OF ADVERSE ACTION \_\_\_\_\_ DATE \_\_\_\_\_

cc: Department Personnel File

# WASHINGTON STATE TENANT ADVERSE ACTION LETTER

Applicant Name  
Applicant Address

Re: Adverse Action Notice

Dear \_\_\_\_\_:

This notice is to inform you that your application for residency has been:

- \_\_\_\_\_ Rejected.
- \_\_\_\_\_ Approved with conditions: \_\_\_\_\_
- \_\_\_\_\_ Residency requires an increase in deposit to: \$ \_\_\_\_\_.
- \_\_\_\_\_ Residency requires a qualified guarantor. Please contact our office if a guarantor will participate in this lease.
- \_\_\_\_\_ Residency requires the deposit of last month's rent.
- \_\_\_\_\_ Residency requires an increase monthly rent of \$ \_\_\_\_\_ for a total monthly rent of \$ \_\_\_\_\_.
- \_\_\_\_\_ Other: \_\_\_\_\_

Adverse action on you application was based upon the following checked below:

- \_\_\_\_\_ Information contained in a consumer report (list the name, address and telephone number of the CRA that furnished the consumer report, that contributed in whole or in part to the adverse action).
- \_\_\_\_\_ The consumer credit report did not contain sufficient information.
- \_\_\_\_\_ Information received from previous rental history or reference.
- \_\_\_\_\_ Information received in a criminal record.
- \_\_\_\_\_ Information received in a civil record.
- \_\_\_\_\_ Information received from an employment verification.

Sample documents should NOT be construed as legal advice, guidance or counsel. Employers should consult their own attorney about their compliance responsibilities under the FCRA and applicable state law. Accurate Background LLC, expressly disclaims any warranties or responsibility or damages associated with or arising out of information provided. Employers seeking credit reports must provide additional notices pursuant to state law.

## ADVERSE ACTION NOTICE - SAMPLE 1

Date

NAME  
ADDRESS  
CITY, ST, ZIP

Dear \_\_\_\_\_:

We regret to inform you that [Client] is unable to consider you further for an employment opportunity with our organization and is rescinding the previous offer of employment extended to you.

This decision was based in whole or in part on information contained in a report from Accurate Background LLC, 7515 Irvine Center Dr., Irvine, CA 92618, 800-216-8024, www.accuratebackground.com. A copy of this report, a copy of A Summary of Your Rights Under the Fair Credit Reporting Act, and any applicable state notices were previously provided to you. Accurate Background, a consumer reporting agency, did not make this employment 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.

**Massachusetts applicants or employees 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 sixty days from the consumer credit reporting agency which has been identified on this notice. The consumer credit reporting agency must provide someone to help you interpret the information on your credit report. Each calendar year you are entitled to receive, upon request, one free consumer report. You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. If reinvestigation does not resolve the dispute to your satisfaction, you may send a letter to the consumer credit reporting agency, to be kept in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

**California applicants or employees 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,

[Client]

## ADVERSE ACTION NOTICE - TENANT - GENERAL

PARTIES	
Property Name:	Date:
Property Address:	Unit #:
Owner/Agent (Landlord):	
Resident(s):	

The purpose of this Adverse Action Notice is to inform you that your application to rent the property did not meet our standards, and/or that negative and adverse action has resulted regarding your application to rent a dwelling unit, as follows:

Your rental application failed to meet our standards in one or more of the following ways:

- Unsatisfactory rental history
- Inaccurate or false information provided by Applicant
- Unable to verify information provided by Applicant
- Negative reports from references or other sources
- Incomplete Application form
- Lack of references or insufficient reference information
- Insufficient income to meet rental qualifications
- Undisclosed or unpermitted pet
- Lack of insurance as required by Landlord
- The premises were rented to someone else

Since your Rental Application did not meet our standards, we are:

- Denying your Application
- Requesting an increased deposit and/or co-signer as a condition precedent to the execution of a Rental Agreement

Further, we are:

- Returning your screening charge
- Not returning your screening charge
- No screening charge was paid or received

If this box is checked, the adverse action was taken, in whole or in part, based upon information received from a person or company other than a consumer reporting agency. When this occurs, you have the right to make a written request to us for a disclosure of the nature and scope of that information. Such a request must be made within sixty (60) days of receiving this letter.

If this box is checked, the adverse action was taken, in whole or in part, based upon a consumer report. The consumer reporting agency(ies) that provided that report was (check all that apply):

- Equifax Credit:** P.O. Box 740241, Atlanta, GA 30374  
1-800-685-5000 www.equifax.com
- Experian:** P.O. Box 2104, Allen, TX 75013-2104  
1-888-397-3742 www.experian.com
- Trans Union:** 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022-2000  
1-800-888-4213 www.transunion.com/myoptions
- Moco Inc:** P.O. Box 2826, Seattle, WA 98111  
1-800-814-8213 www.moco-inc.com

If we have notified you that the above-noted agency(ies) provided information about your credit or other history on your consumer report, it did not take any part in making a decision regarding your Application, nor can it explain why adverse action was taken.

Pursuant to Federal law, you have the following rights: (1) Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your Consumer Report. To obtain a free copy of your Consumer Report, you must request a copy within sixty (60) days of the date you received this letter by writing or telephoning the consumer reporting agency(ies) checked above. (2) If you believe your report contains any erroneous information, is inaccurate or incomplete, you have the right under the Fair Credit Reporting Act to dispute its accuracy or completeness of the information, and to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements. (3) You also have certain rights under Credit Reporting and Consumer Protection Laws of your state. For further information, you can contact your state or local consumer protection agency, or your state's attorney general's office.

Landlord (print): \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Examples (3) Credit Report Adverse Letter Download: Adobe PDF, MS Word, OpenDocument Background Check Adverse Letter Download: Adobe PDF, MS Word, OpenDocument Pre-Adverse Action Letter Download: Adobe PDF, MS Word, OpenDocument To obtain the consumer report you have the right to contact [REPORTING AGENCY NAME] in one (1) of the following ways: TEL IN ADDRESS: [ADDRESS] Step 3 "Personal Message and Signature To add a personal touch it is best to add a personal note and sign the letter. An adverse report is required under the Fair Credit Reporting Act (FCRA) and must specify how the person denied can receive a copy of the report within sixty (60) days. Definition Source:Â 15 USC Â§ 1691 (d) (6) The term "adverse action" means the refusal or withdrawal of a credit, the modification of the terms of an existing credit agreement, or the refusal to grant credit substantially for the amount or on the substantially requested terms. Updated November 12, 2021Annual warning reveals to an individual that because of a recent credit report or previous checking that benefits have been denied. Download: Adobe PDF, MS Word, OpenDocument Pre-Adverse Action Notice "For employers who have encountered a problem with a past employee and give them the opportunity to explain the problem. The consumer reporting agency from which the consumer report originated did not take a final decision to refuse the request. Download: Adobe PDF, MS Word, OpenDocument Credit Report Adverse Action Notice "For any type of credit check. This period shall not include a refusal to grant additional credit under an existing credit agreement where the applicant is in default or otherwise in default or where such additional credit exceeds a credit limit enoizapuccoâlla enoizapuccoâlla ovitaler olortnoc isaislaug a otacidni«A enoizapuccoâlla asrevva enoiza id osivvA tnemucoDnepO, droW SM ,FDP ebodA :aciraçS .otilibats Letter Requirements (FCRA) In Compliance under the Fair Credit Reporting Act (FCRA) (15 U.S. Code ÂÂ§Â€ Â breeding1681m), a portion that is rejected because of a consumer relationship must include: A statement that, individual be refused; The general reason why individual was refused; That the decision was made in part by a consumer relationship and not specifically by the company of consumer information; Name, by the consumer; Name, address and telephone Number of consumer agency; and That individual may obtain consumer's report within sixty (60) days. ADVERSE ACTION LETTER [COMPANY NAME] [COMPANY ADDRESS] [CITY, STATE] [ZIP CODE] [DATA] Dear [REJECTED INDIVIDUAL NAME], Step 2 Â"the body The sample body below Â" a generic statement that can be used in most adverse actions: We appreciate application you have provided [REASON FORAPPLICATION] with our company. Therefore, Â better include as much 1 information as possible to help individual understand, legally, the reasons for refusal. Once received by the rejected party, they will have the to obtain the report within sixty (60) days. It is with great optimism that after 12 months we can try to rework your candidacy in the hope of being accepted. Download: Adobe PDF, MS Word, OpenDocument Loan Adverse Action Warning Â"For any type of credit, advance or financing denied. Download: Adobe PDF, MS Word, OpenDocument Landlord (Tenant) Adverse Action WarningÂ"Inform a tenant that Â was denied lodging The letter must be sent orally, by first class mail, or by electronic communication (e-mail). Otherwise, the issuing party does not require the signature. Sincerely, Step 4 Â"Sending an adverse must be sent within a Â"reasonableÂ" time after Â" was taken (15 U.S. Code ÂÂ§Â€ 11681m (b) (1)). Download: Adobe PDF, MS Word, OpenDocument Mortgage Adverse Action Notice Â"For mortgage rejection only. In addition, the Consumer Communications Agency will not be able to make a decision on this issue. Required The adverse action warning must include the following statement: Â @ ÂÂThe communications agency did not deny the individual and that the Â report was simply used to make a final decision.Â @ ÂÂ Per Type (7) Background Check Adverse Action Warning Â @ ÂÂ For any type of criminal history check. Downloads: Adobe PDF, MS Word, OpenDocument What is an adverse action? Downloads: Adobe PDF, MS Word (.docx), OpenDocument (.odt) Step 1 Â @ ÂÂ The header Enter who is sending the letter, date and address. At the time of the application, you were provided with a summary of your (consumer) rights under the Fair Credit Reporting Act (FCRA), which includes the right to challenge the accuracy or completeness of any information provided by the consumer communications agency by contacting them directly. The action will be taken " any type of refusal decision taken in part because of a credit or criminal record check (Â @ ÂAconsumer reportÂA). How to write (example) An adverse letter of action is written when an individual Â was rejected in the application process due to a credit report or a criminal history check. CiÂ Â" common for employment, access to credit and screening of owners. The consumer complaint agency shall grant the user the right to obtain the report used in this Decision within sixty (60) days. We are sorry to announce that the information contained in a consumer report has led our organizationÂÂto deny your request. We really regret the decision and hope it will hold us in your thoughts at a later date. time.

Examples (3) Credit Report Adverse Letter Download: Adobe PDF, MS Word, OpenDocument Background Check Adverse Letter Download: Adobe PDF, MS Word, OpenDocument Pre-Adverse Action Letter Download: Adobe PDF, MS Word, OpenDocument To obtain the consumer report you have the right to contact [REPORTING AGENCY NAME] in one (1) of the following ways: TEL IN ADDRESS: [ADDRESS] Step 3 "Personal Message and Signature To add a personal touch it is best to add a personal note and sign the letter. An adverse report is required under the Fair Credit Reporting Act (FCRA) and must specify how the person denied can receive a copy of the report within sixty (60) days. Definition Source:Â 15 USC Â§ 1691 (d) (6) The term "adverse action" means the refusal or withdrawal of a credit, the modification of the terms of an existing credit agreement, or the refusal to grant credit substantially for the amount or on the substantially requested terms. Updated November 12, 2021Annual warning reveals to an individual that because of a recent credit report or previous checking that benefits have been denied. Download: Adobe PDF, MS Word, OpenDocument Pre-Adverse Action Notice "For employers who have encountered a problem with a past employee and give them the opportunity to explain the problem. The consumer reporting agency from which the consumer report originated did not take a final decision to refuse the request. Download: Adobe PDF, MS Word, OpenDocument Credit Report Adverse Action Notice "For any type of credit check. This period shall not include a refusal to grant additional credit under an existing credit agreement where the applicant is in default or otherwise in default or where such additional credit exceeds a credit limit enoizapuccoâlla enoizapuccoâlla ovitaler olortnoc isaislaug a otacidni«A enoizapuccoâlla asrevva enoiza id osivvA tnemucoDnepO, droW SM ,FDP ebodA :aciraçS .otilibats Letter Requirements (FCRA) In Compliance under the Fair Credit Reporting Act (FCRA) (15 U.S. Code ÂÂ§Â€ Â breeding1681m), a portion that is rejected because of a consumer relationship must include: A statement that, individual be refused; The general reason why individual was refused; That the decision was made in part by a consumer relationship and not specifically by the company of consumer information; Name, by the consumer; Name, address and telephone Number of consumer agency; and That individual may obtain consumer's report within sixty (60) days. ADVERSE ACTION LETTER [COMPANY NAME] [COMPANY ADDRESS] [CITY, STATE] [ZIP CODE] [DATA] Dear [REJECTED INDIVIDUAL NAME], Step 2 Â"the body The sample body below Â" a generic statement that can be used in most adverse actions: We appreciate application you have provided [REASON FORAPPLICATION] with our company. Therefore, Â better include as much 1 information as possible to help individual understand, legally, the reasons for refusal. Once received by the rejected party, they will have the to obtain the report within sixty (60) days. It is with great optimism that after 12 months we can try to rework your candidacy in the hope of being accepted. Download: Adobe PDF, MS Word, OpenDocument Loan Adverse Action Warning Â"For any type of credit, advance or financing denied. Download: Adobe PDF, MS Word, OpenDocument Landlord (Tenant) Adverse Action WarningÂ"Inform a tenant that Â was denied lodging The letter must be sent orally, by first class mail, or by electronic communication (e-mail). Otherwise, the issuing party does not require the signature. Sincerely, Step 4 Â"Sending an adverse must be sent within a Â"reasonableÂ" time after Â" was taken (15 U.S. Code ÂÂ§Â€ 11681m (b) (1)). Download: Adobe PDF, MS Word, OpenDocument Mortgage Adverse Action Notice Â"For mortgage rejection only. In addition, the Consumer Communications Agency will not be able to make a decision on this issue. Required The adverse action warning must include the following statement: Â @ ÂÂThe communications agency did not deny the individual and that the Â report was simply used to make a final decision.Â @ ÂÂ Per Type (7) Background Check Adverse Action Warning Â @ ÂÂ For any type of criminal history check. Downloads: Adobe PDF, MS Word, OpenDocument What is an adverse action? Downloads: Adobe PDF, MS Word (.docx), OpenDocument (.odt) Step 1 Â @ ÂÂ The header Enter who is sending the letter, date and address. At the time of the application, you were provided with a summary of your (consumer) rights under the Fair Credit Reporting Act (FCRA), which includes the right to challenge the accuracy or completeness of any information provided by the consumer communications agency by contacting them directly. The action will be taken " any type of refusal decision taken in part because of a credit or criminal record check (Â @ ÂAconsumer reportÂA). How to write (example) An adverse letter of action is written when an individual Â was rejected in the application process due to a credit report or a criminal history check. CiÂ Â" common for employment, access to credit and screening of owners. The consumer complaint agency shall grant the user the right to obtain the report used in this Decision within sixty (60) days. We are sorry to announce that the information contained in a consumer report has led our organizationÂÂto deny your request. We really regret the decision and hope it will hold us in your thoughts at a later date. time.

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