



**THREE RIVERS ASSOCIATION OF REALTORS®**  
**Notice of Adverse Action - Leasing of Real Estate**



Property Address ("Property"): \_\_\_\_\_  
 City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_ Cook: \_\_\_\_\_

Prospective Tenant Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ eMail: \_\_\_\_\_

**Landlord's decision to deny your Application for Lease was based in whole or in part on:**

- Incomplete application       Inability to verify information on application
- Insufficient income           Other [specify] \_\_\_\_\_
- Information obtained in a report from the Consumer Reporting Agency ("CRA") listed below

**You have a right under the Fair Credit Reporting Act ("FCRA")** to know the information contained in your credit file at the CRA. The CRA did not make the decision to take adverse action and is unable to supply specific reasons why Landlord has denied credit to you with regard to your Application for Lease of the above noted Property. **You have a right to a free copy of your report from the CRA if you request it not later than sixty (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 CRA.

**Credit Reporting Agency Contact Information:**

- |                                  |                                   |                                      |
|----------------------------------|-----------------------------------|--------------------------------------|
| <input type="checkbox"/> EQUIFAX | <input type="checkbox"/> EXPERIAN | <input type="checkbox"/> TRANS UNION |
| Po Box 740256                    | PO Box 9701                       | PO Box 1000                          |
| Atlanta, GA 30374                | Allen, TX 75013                   | Chester, PA 19022                    |
| 800-685-1111                     | 800-509-8495                      | 800-888-4213                         |

- A copy of your original Application for Lease is attached for your records.
- A copy of the credit report obtained by Landlord is attached for your records.

Landlord Name(s): \_\_\_\_\_  
 Landlord Address: \_\_\_\_\_  
 City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ eMail: \_\_\_\_\_

**Acknowledgement of Delivery and Receipt of this Notice**

Landlord(s) Signature: _____	Prospective Tenant(s) Signature: _____
_____	_____

Date of Notice: \_\_\_\_\_ Date Received: \_\_\_\_\_

**Consumers are eligible to obtain one free credit report annually from each of the national credit reporting companies online at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)**