

DATE: \_\_\_\_\_

**STATEMENT OF DENIAL, TERMINATION, OR CHANGE**

After giving your application every possible consideration, we regret that we are unable to extend credit for the reason(s) indicated below:

Description of Account, Transaction, or Requested Credit: \_\_\_\_\_  
\_\_\_\_\_

Applicant's name & address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Description of Adverse Action Taken: \_\_\_\_\_  
\_\_\_\_\_

**PRINCIPAL REASONS(S) FOR ADVERSE ACTION CONCERNING CREDIT**

- Insufficient income.
- Excessive obligations in relation to income.
- Delinquent past or present credit obligations with others.
- Garnishment, attachment, foreclosure, repossession, collection action, or judgment.
- Bankruptcy
- Negative rental history or eviction
- Other: \_\_\_\_\_

- Information was obtained in a report from the consumer reporting agency listed below. You have a right to a free copy of your credit report from the reporting agency, if you request it no later than 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 reporting agency.

EQUIFAX INFORMATION SERVICES  
P.O. BOX 740241  
ATLANTA, GA 30374-0241  
800-685-1111, WWW.EQUIFAX.COM

- Information was obtained from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

CREDIT INFORMATION CORPORATION  
408 E. PEARCE BOULEVARD  
WENTZVILLE, MO 63385  
314-344-0084/636-856-9206/888-647-3100

Landlord/Property Owner Signature: \_\_\_\_\_