

DATE: _____

STATEMENT OF CREDIT 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 and 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 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/FCRA

- 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
3800 MCKELVEY RD.
BRIDGETON, MO 63044
314-344-0084 or 888-647-3100

Landlord/Property Owner Signature: _____