

SAMPLE COPY OF A DECLINATION (ADVERSE ACTION) LETTER

(Please consult your attorney for proper verbiage)

Below is a Sample Declination (Adverse Action) Letter, which is required to be sent to any applicant that is denied services as a result of an adverse Consumer Report.

You may utilize one of your own, provided it meets all the criteria as established by the Fair Credit Reporting Act.

DATE ____/____/____

Applicant's Name
Address
City, State, Zip Code

Dear _____

Thank you for your application. Based on provided information, we find that we are unable to accept your application for rental at this time.

This decision was based in whole or in part on the information provided to us in a Consumer Report or Investigative Consumer Report prepared on our behalf by a Consumer-Reporting Agency. Their mailing address and phone number are listed below:

The Consumer-Reporting Agency plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for our action.

NAPS Background Checks
P.O. Box 590
Bessemer, AL 35021
Toll-Free: 866-425-9671

You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by the consumer reporting agency. You may contact the agency by mail or by telephone. If you contact the agency by mail, please include your full name, current address, social security number, date of birth and a copy of this letter.

Sincerely,