

APPLICATION DECISION

AD

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

1 **LANDLORD/OWNER** _____
2 **APPLICANT** _____
3 **DATE** _____
4 **PROPERTY** _____

5 **1. APPLICATION STATUS**

6 Your rental application is approved based on the following terms:
7 _____
8 _____
9 _____
10 This approval is valid for _____ days (3 if not specified), subject to the availability of the unit. If these terms are acceptable to
11 you, please contact call (Phone) _____
12 Your rental application has not been approved.
13 Other _____
14 _____
15 _____

16 **2. BASIS OF DENIAL**

17 (A) Your application was denied for the following reason(s):
18 Insufficient number of credit references provided by you
19 Unacceptable type of credit references provided by you
20 Garnishment, attachment, foreclosure, repossession, collection action, or judgment
21 Delinquent past or present credit obligations with others
22 Poor payment history with another landlord
23 Unable to verify credit references
24 Unable to verify employment
25 Temporary or irregular employment
26 Income insufficient
27 Length of employment
28 Unable to verify income
29 Excessive obligations in relation to income
30 No credit file
31 Unable to verify residence
32 Bankruptcy
33 Limited credit experience
34 Prior criminal convictions
35 Prior eviction proceedings
36 Property was rented to another tenant
37 Other _____
38 (B) If "Prior Criminal History" or "Prior Eviction Proceedings" is checked above, the following agency provided the information:
39 Agency _____ Phone _____
40 (C) You also have a right to a free copy of your report(s) from the reporting agency that provided the report, if you request it no
41 later than 60 days after you receive this notice. In addition, if you find that any information contained in a report you receive
42 is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency that provided the report.

43 **3. CREDIT EVALUATION**

44 (A) Your credit evaluation details were as follows:
45 Your credit score: _____ This score has a range of _____ to _____
46 Date of Score _____ This score was supplied by: _____

47 **Owner Initials:** _____ / _____ **AD Page 1 of 2** **Broker/Licensee Initials:** _____ / _____



48 (B) In evaluating your application the consumer reporting agency(ies) listed below provided us with information that in whole
49 or in part influenced our decision. The reporting agency(ies) played no part in our decision other than providing us with
50 credit or criminal record information about you. Under the Fair Credit Reporting Act, you have a right to know the
51 information provided to us. It can be obtained by contacting the reporting agency indicated below:

<input type="checkbox"/> Transunion LLC Consumer Disclosure Center P.O. Box 1000 Chester, PA 19022 (800) 888-4213	<input type="checkbox"/> Equifax PO Box 105851 Atlanta, GA 30348 (800) 685-1111 www.equifax.com	<input type="checkbox"/> Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com/reportaccess
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57 **Other** _____

58 **4. EQUAL CREDIT OPPORTUNITY ACT**

59 The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race,
60 color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's
61 income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the
62 Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission,
63 Equal Credit Opportunity, Washington, D.C. 20580. 506485 (Ver. 8/01).

64 **5. QUESTIONS**

65 If you have any questions regarding this letter, you should contact us at:

66 Name: _____
67 Address: _____
68 City, State, Zip: _____
69 Phone: _____

70 **LANDLORD** _____ **DATE** _____

71 **LANDLORD** _____ **DATE** _____

72 **ON BEHALF OF LANDLORD BY** _____