

Date:

FCRA Letter

From:

To:

Dear Applicant:

Thank you for your recent rental application. You authorized us to obtain a credit report as a part of tenant screening and other information about you to help us evaluate whether you meet the rental criteria for the property where you applied. If a copy of our screening criteria (Tenant's Minimum Application Requirements) was not already provided to you, please contact us for this information.

Your rental application was declined because you or the group you applied with did not meet the property's Tenant's Minimum Application Requirements. For privacy reasons, this letter only discloses your individual results to you. If you applied as part of a group, this letter does not include the individual results for any other member's of your group.

Your individual result was affected by:

Note: If you applied with a group and your individual result is not listed above, it means your individual information was not a negative factor in the group decision. Because your individual or group application was declined, we are required by the Fair Credit Reporting Act, 15 U.S.C. section 1681 et seq. to provide you with this adverse action letter. Although we are solely responsible for our rental decision, it was based in whole or in part on information contained in a credit report provided to us by:

Inquisitores Company
5401 W. Lawrence Ave, #300813
Chicago, IL 60630
Tel. 888-999-5589
Fax 312-757-4554
<https://inquisitores.com/>

Because we made the decision about your rental application, Inquisitores Company cannot address the specific reasons for our decision. However, you can contact Inquisitores Company directly to get a copy of your credit report. If you applied as part of a group, please note that Inquisitores Company will not share your credit report with any other group member and will not share any other group member's credit report with you. You also have the right to:

- * Obtain a free copy of your credit report from Inquisitores Company by contacting them directly within 60 days of receipt of this notice.
- * Contact Inquisitores Company directly to initiate a dispute of any information in your credit report you believe is inaccurate or incomplete.
- * Obtain a free copy of your credit report directly from TransUnion, or Experian which provided it to Inquisitores Company, if you request it from the credit bureau within 60 days from the date of this notice. The credit bureau's contact information is listed on your credit report and is also readily available on-line.

You may also have additional rights under the credit reporting or consumer protection laws in your state. For more information, please contact your state or local consumer protection agency or state attorney general's office.

CREDIT SCORE DISCLOSURE

If your credit report includes a VantageScore[®] or FICO[®] credit score, our decision may also have been based in whole or in part on that score. Your credit score is a number between 300 and 850 and is a reflection of the information in your credit report and can change depending on how the information in your credit report changes. Inquisitores Company plays no role in how your credit score is determined.

- * Your credit score:
- * Date of your credit score:
- * Source of your credit score: TRANSUNION, or EXPERIAN
- * Key factors that adversely affected your credit score:

Thank you.