

Dear Applicant:

Thank you for the opportunity to consider your application for employment. However we regret that we are unable to approve your application at this time for the following reason(s):

- \_\_\_\_\_ Poor employment reference.
- \_\_\_\_\_ Inability to verify information.

\_\_\_\_\_ Based in whole or in part on information contained in a credit report obtained from the Credit Reporting Agency named below.

Trans Union Consumer Relations, PO Box 390 Springfield, PA 19064

**Phone: 1-800-888-4213**

\_\_\_\_\_ Based on, in whole or in part, information received from Bonded Data Research, Inc. You have a right to make a **written request** to Bonded Data Research, Inc. at 1229 W 1<sup>st</sup> Spokane, WA 99204, no later than 90 days after receipt of this notice, for disclosure of the nature of this information.

**Trans Union's only role was to provide credit information and cannot provide specific reason why your tenancy cannot be approved at this time. You have the right, under the Fair Credit Reporting Act, to receive a free copy of your credit report if requested within 60 days of this notice and a right to dispute with the reporting agency the accuracy or completeness of any information provided in your credit report.**

The information provided in this notice is pursuant to the Fair Credit Reporting Act, 15 U.S.C. Section 1681, et seq., as amended by the Consumer Credit Reporting Reform Act of 1966 (Public Law 104-208, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title II, Subtitle D, Chapter 1).

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant in good faith exercised any right under the Consumer Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity Washington D.C. 20123.

Sincerely,

Date: