

**ADVERSE ACTION NOTICE**

To: [Applicant’s Name]: \_\_\_\_\_

Re: [Rental Address]: \_\_\_\_\_

This notice is served upon you this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
Day Month Year

In evaluating your application, information obtained from or through Apartment Owners Association of California, Inc. (AOA), which may include credit information or consumer information from one or more credit bureaus or consumer reporting agencies, may have influenced our decision in whole or in part. These consumer reporting agencies and/or credit bureaus did not make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken.

**[ ] Your application to rent has been conditionally approved because of:**

- [ ] Credit [ ] Eviction/Civil Records [ ] Criminal Records

**Acceptance of your rental application is conditioned upon either or both of the following:**

- [ ] An increased security deposit in the amount of \$ \_\_\_\_\_  
[ ] The consent and acceptance of a co-signer or guarantor

**[ ] At this time, we are unable to approve your application.**

This adverse action has been taken in accordance with the requirements of the federal Fair Credit Reporting Act, 15 U.S.C. 1681m (a) and clearly defines your rights as a consumer under the FCRA.

This decision was based on:

- [ ] Apartment Owners Association of California, Inc (AOA): 6445 Sepulveda Blvd Van Nuys, CA 91411  
(800) 827-4262 Email: [credit@aoausa.com](mailto:credit@aoausa.com)**

*AOA generates reports from the following sources, depending on landlord’s request:*

- Experian Consumer Assistance: P.O. Box 2104, Allen, TX 75002, (888) 397-3742 [www.experian.com](http://www.experian.com)
- Trans Union Consumer Relations: P.O. Box 1000, Chester, PA 19022, (800) 888-4213 [www.transunion.com](http://www.transunion.com)
- National Eviction #1/TransUnion Background Data Solutions: P.O. Box 800, Woodlyn, PA 19094, (800) 568-5665  
Email: [turssdipute@transunion.com](mailto:turssdipute@transunion.com)
- National Eviction #2/ MicroBilt Corporation: P.O. Box 440693, Kennesaw, GA 30160, (800)884-2733,  
Email: [support@microbilt.com](mailto:support@microbilt.com)

**[ ] Credit Score \_\_\_\_\_**

Credit Score Factors: \_\_\_\_\_  
*Your credit score is a number which reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes. Score range: 300 to 850*

**[ ] Other \_\_\_\_\_**

YOU HAVE CERTAIN RIGHTS UNDER FEDERAL AND STATE LAW WITH RESPECT TO YOUR CONSUMER REPORT. YOU HAVE THE RIGHT TO A DISCLOSURE OF THE INFORMATION IN YOUR CONSUMER FILE FROM ANY OF THE AGENCIES MARKED ABOVE OR FROM ANY OTHER CONSUMER REPORTING AGENCY THAT COMPILES AND MAINTAINS FILES ON CONSUMERS ON A NATIONWIDE BASIS IF YOU MAKE A WRITTEN REQUEST TO THEM AND UPON YOUR PROPER IDENTIFICATION WITHIN 60 DAYS OF RECEIVING THIS DENIAL. YOU ARE ENTITLED TO A FREE COPY OF YOUR REPORT. YOU HAVE THE RIGHT TO DIRECTLY DISPUTE WITH THE CONSUMER REPORTING AGENCY THE ACCURACY AND COMPLETENESS OF ANY INFORMATION FURNISHED BY THAT AGENCY AND TO PROVIDE A CONSUMER STATEMENT DESCRIBING YOUR POSITION IF YOU DISPUTE THE INFORMATION IN YOUR CONSUMER FILE. IF YOU BELIEVE THE INFORMATION IN YOUR CONSUMER FILE IS INACCURATE OR INCOMPLETE, YOU MAY CALL THE CONSUMER REPORTING AGENCIES AT THEIR TOLLFREE NUMBER LISTED ABOVE, OR WRITE THEM AT THE LISTED ADDRESS.

