

Pre-Adverse Action Notification

The Fair Credit Reporting Act requires landlords and their agents to notify an applicant if information obtained from a consumer reporting company is used, in whole or in part, in the decision to deny a lease. This is a sample letter you may use to pre-notify the applicant. Please allow sufficient time for the applicant to receive this letter before taking adverse action. Along with the letter, please include a copy of the report and A Summary of Your Rights Under the Fair Credit Reporting Act, a copy of which was given to you. For your convenience, another copy is attached. To allow the applicant the opportunity to dispute the information if they believe it is incorrect, the letter must contain the name, address and the phone number of the consumer reporting company.

Date

Applicant Name
Address

Dear Applicant:

A decision is currently pending concerning your application for a lease at _____. We are forwarding a copy of the consumer report that you authorized in regard to your application for a lease, together with a “A Summary of Your Rights Under the Fair Credit Reporting Act.” The contents of the enclosed report are currently under review in consideration of your lease application.

If this report contains any information that is inaccurate or incomplete, you should contact our office immediately so that the corrected information can be reviewed prior to a lease decision being made.

Very truly yours,

COMPANY NAME

Signatory Name

Enclosure