

ADVERSE ACTION NOTICE

ROBERT ICE
111 W. 8TH STREET
FANTAY ISLAND, IL 60750

11/1/2009

SUBJECT: _____

Dear MR. ROBERT ICE:

We are sorry to inform you that we are unable to rent to you the unit you requested in your application. Please refer to the items checked for the principal reason or reasons the application was declined. We will reevaluate our decision if it was based on our inability to verify the employment or income. We will be pleased to reevaluate the existing application, or consider future applications to rent if future circumstances change.

- | | | |
|--|---|---|
| <input type="checkbox"/> Insufficient number of credit references provided. | <input type="checkbox"/> Length of employment. | |
| <input type="checkbox"/> Unacceptable type of credit references provided. | <input type="checkbox"/> Length of residence. | <input type="checkbox"/> Delinquent past or present credit obligations with others. |
| <input type="checkbox"/> Unable to verify credit references. | <input type="checkbox"/> Temporary residence. | <input type="checkbox"/> Garnishment, attachment, foreclosure, repossession, collection or judgement. |
| <input type="checkbox"/> Income insufficient for amount of credit requested. | <input type="checkbox"/> Unable to verify residence. | <input type="checkbox"/> Bankruptcy. |
| <input type="checkbox"/> Excessive obligations in relation to income. | <input type="checkbox"/> No credit file. | <input type="checkbox"/> Value for type of collateral not sufficient. |
| <input type="checkbox"/> Unable to verify income. | <input type="checkbox"/> Limited credit experience. | <input type="checkbox"/> Lack of established earnings record. |
| <input type="checkbox"/> Temporary or irregular employment. | <input type="checkbox"/> Poor credit performance with us. | <input type="checkbox"/> Slow or past due in trade or loan payments. |
| <input type="checkbox"/> Other, Specify: _____ | | <input type="checkbox"/> Unable to verify employment. |

Our credit decision on your application was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. Under the Fair Credit Reporting Act, you have a right to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

TRANSUNION
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19022
800-888-4213
<http://www.transunion.com>

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

PACIFIC PROPERTIES
12365 MAINS ST. SUITE 101
ANYTOWW, CA 91234
800-123-4567