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Important disclaimer: The letter available on this page is an example of an FCRA compliant disclosure please review, and modify, as necessary to fit your particular situation and to comply with the laws of your state.

RELIABLE CLIENT

ADVERSE ACTION NOTICE

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY

HANK A MESS
 3322 S WINDING CT
 NO LUCK, UT 84100

March 4, 2009

Dear HANK MESS,

Thank you for your recent rental application. After a review of the provided information, we find that we are unable to accept your rental application at this time. Principle reason(s) for denial:

- | | |
|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Temporary or irregular employment | <input type="checkbox"/> Delinquent past or present rental obligations |
| <input type="checkbox"/> Unable to verify employment | <input type="checkbox"/> Bankruptcy |
| <input type="checkbox"/> Unable to verify income | <input type="checkbox"/> Criminal Record |
| <input type="checkbox"/> Length of residence | <input type="checkbox"/> Eviction filing or judgment |
| <input type="checkbox"/> No credit file | <input type="checkbox"/> Garnishment, attachment, foreclosure, repossession, collection action, or judgment |
| <input type="checkbox"/> Delinquent past or present credit obligations with others | |
| <input type="checkbox"/> Other: | |

This decision for denial was based in whole or in part on the information provided us in a *Consumer Report* or *Investigative Consumer Report* prepared for us by a consumer-reporting agency. Their mailing address and phone number are listed below:

RELIABLE SCREENNG, INC.
PO BOX 711293
SALT LAKE CITY, UT 84171
(V) 801-438-0187 * 888-394-5177
(F) 801-438-0195 * 888-387-4223

Reliable Screenng, Inc. plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application.

You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by the agency with Reliable Screenng, Inc..

Sincerely,
 RELIABLE CLIENT

RELIABLE CLIENT

Phone * Fax