



DENIAL OF RENTAL APPLICATION FOR CREDIT OR OTHER REASONS

(C.A.R. Form DRA, Revised 12/19)

Property Address: \_\_\_\_\_

Date: \_\_\_\_\_

Applicant: \_\_\_\_\_

When an application is denied because of credit history or investigative consumer information contained in a consumer report provided by a consumer reporting agency, the landlord or the landlord's agent must notify the applicant of that fact, the reasons for denial and of the applicant's right to obtain a copy of the consumer report and dispute its accuracy. Additionally, if the credit information was received from a person other than a credit reporting agency, the applicant must be notified of their right to request disclosure of the nature and substance of such information.

1. Reason(s) for Denial: Thank you for your recent application. Your application to rent was carefully considered, and we regret that we are unable to approve your application at this time for the following reason(s):

A. Your Income:

- Is below our minimum requirement.
Is insufficient to sustain payments on the amount of credit requested.
Could not be verified.

B. Your Employment:

- Is not of sufficient length to qualify.
Could not be verified.

C. Your Credit history:

- of making payments on time was not satisfactory.
Could not be verified.

D. Your Application:

- Lacks a sufficient number of credit references.
Lacks acceptable types of credit references.
Reveals that current obligations are excessive in relation to income.
Other:

E. Information Obtained from An Investigative Consumer Report:

- Eviction history.
Criminal history information that was considered after other criteria specified.
Other:

2. Applicant's Rights:

Contact Consumer Reporting Agency: The consumer reporting agency(ies) from whom we obtained the information that influenced our decision in whole or in part is/are indicated below. The reporting agency played no part in our decision and is unable to supply specific reasons why your application was denied. You have a right under the Fair Credit Reporting Act to know the information contained in your consumer report at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 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. Any questions regarding such information should be directed to the consumer reporting agency(ies) indicated.

- Equifax P.O. Box 105873, Atlanta, GA 30348; (800) 685-1111; www.equifax.com
Experian P.O. Box 2194, Allen, TX 75013-2104; (888) 397-3741; www.experian.com
Trans Union P.O. Box 1000, Chester, PA 19022; (800) 888-4213; www.transunion.com
Other:

Reviewed by \_\_\_\_\_ Date \_\_\_\_\_



**B.  Contact Provider of Credit Score:** We have also obtained your credit score from the consumer reporting agency(ies) indicated above and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score \_\_\_\_\_ Date: \_\_\_\_\_

Scores range from a low \_\_\_\_\_ to a high of \_\_\_\_\_

Key factors that adversely affected your credit score: \_\_\_\_\_

\_\_\_\_\_

Number of recent inquiries on credit report as a key factor, \_\_\_\_\_

\_\_\_\_\_

If you have any questions regarding your score, you should contact the entity(ies) indicated on page 1.

**C.  Contact Other Provider of Credit Information:** The credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information. You have a right to receive this information within 30 days after making the request.

**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 has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

If you have any questions regarding this notice, you should contact the person indicated below:

\_\_\_\_\_  
Landlord or Manager or Agent Signature

DRE Lic. # \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

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