

Adverse Action Notice – Template

[Property Address]

[City, State, Zip]

[Today's Date]

Dear [Name of Applicant],

Thank you for applying to [Property Address]. Unfortunately, we are currently unable to accept your application due to the following reason(s):

- Credit score does not meet minimum
- Unable to verify income
- Excessive debt compared to income
- Irregular employment
- Insufficient credit history

If your application has been rejected due to insufficient credit, you have the right under the Fair Credit Reporting Act to request a free credit report through [Screening Service Used] or to dispute inaccuracies.

To dispute or appeal this decision, please contact [Your Full Name] by email at [Your Email], by phone at [Your Phone Number], or by sending a written letter to [Your Address] within [Number] days of receiving this notice. Should you have any further questions regarding the contents of this letter, please do not hesitate to reach out.

Sincerely,

[Your Signature]

[Your Full Name]



Different states and municipalities may have different policies regarding apartment and renter communications. Be sure to research and amend any necessary clauses to provided templates in accordance with local laws.

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