

# CONSUMER RIGHTS

FCRA AMENDMENT – SECTION 615

Dear Applicant:

We are informing you that your application for an apartment/house at \_\_\_\_\_ has been:

- Rejected
- Requires a deposit in the amount of \$ \_\_\_\_\_ .
- Requires a co-signer of your lease
- Requires an increased monthly rental amount of \$ \_\_\_\_\_ .

We are hereby informing you of certain information pursuant to the Fair credit Reporting Act, 15 U.S.C., Section 1681, at seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-209, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title, II, Subtitle D, Chapter 1.)

The above adverse action on your application is based on one or more of the following:

- Information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- Information received from a person or company other than a consumer-reporting agency such as rental/employment history. You have a right to make a written request to: LION Investigations, Inc., PO Box 277, Anacortes, WA 98221 within 60 days of receiving this letter for a disclosure of the nature of this information. Include a photocopy of your driver's license and Social Security card for proof of identity.

When a credit report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer-reporting agency that provided the report was:

- Trans Union Consumer Relations**, PO Box 1000, Chester, PA 19022. Phone 1-800-888-4213, [www.transunion.com/myoptions](http://www.transunion.com/myoptions) or go to [www.annualcreditreport.com](http://www.annualcreditreport.com) (order Trans Union credit specifically- free and instant)

Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency(ies) only provided information about your credit/rental/employment history. It took no part in making the decision for adverse action on your rental application, nor can it explain why the decision was made.

You have certain rights under Federal Law, as explained in more detail in paragraphs below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above or write to it at the listed address.

Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer-reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive the letter.

Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state local consumer protection agency or your state attorney general's office.

Sincerely,