

## **CREDIT DISCLOSURE LETTER**

**Dear Applicant;**

**Thank you for your application for an apartment. Your application was carefully considered and we regret that we were unable to offer you an apartment at this time or that you were not offered an apartment without special conditions. Special conditions are the requirement of a co-signer, rent in advance, larger deposit, etc. The reason for our decision was based, in part, on information obtained from the consumer reporting agency listed below:**

**Experian  
PO Box 4500  
Allen, TX 75013  
888-397-3742**

**Experian did not make the decision to deny your application. They provided the credit report. Under the Fair Credit Reporting Act, you may learn what information is in your credit file by contracting this consumer-reporting agency. If you act within sixty days of receiving this notice, the agency must disclose this information to you free of charge. Upon receipt of your credit report, you have the right to verify or dispute, with Experian, the accuracy and completeness of any information that they provided.**

**Sincerely,**

**Research Properties, Inc.  
Property Management**