



Thank you for applying with

After carefully reviewing your application, we are sorry to advise you that your application does not meet the qualifying criteria for

We have selected **Verified Information Services, Inc.** to process our residential evaluations; and we have determined, after viewing their reports, that the reason your application has been denied is due in whole or partially for one or more of the following reasons:

- ✓ The information found on your credit report does not meet our occupancy guidelines.
- ✓ The information found on your criminal background check does not meet our criteria.
- ✓ We were unable to verify your current employment.
- ✓ We were unable to verify your resident history within the last 12 months.

You have the right to know the information used to determine our decision. A copy of your credit report pulled through TransUnion ( TU ) Credit Reporting Agency is available to you by contacting them at **(800) 888-4213**. TU did not make the adverse decision and is not able to explain why the decision was made. Consumer has a right to obtain a free disclosure from TU if the request is made within 60 days. Consumer has the right to dispute the accuracy or completeness of any information provided by TU. Consumer has the right to dispute the accuracy or completeness of any information provided by Verified Information Services, Inc. If you would like to discuss or review your file to see what actions you may take to become eligible, you may contact:

**Verified Information Services, Inc.**  
**P.O. Box 36330**  
**Albuquerque, NM 87176**  
**505-323-2500**  
**[www.verifiedis.com](http://www.verifiedis.com)**

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.