**Important disclaimer: The letter available on this page is an example of an FCRA compliant disclosure. Please review and modify as necessary to fit your particular situation, and to comply with the laws of your state.**

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|  **ADVERSE ACTION NOTICE**ACRANET TEST 521 W. MAXWELL AVE.SPOKANE, WA 99201Phone: 509-324-1350Fax: 509-324-1240 |  |
| CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLYBAERBEL GLACOMMON899 LINCOLN STFANTASY ISLAND, IL 60750  |
| September 28, 2012 Dear BAERBEL GLACOMMON, Thank you for your recent rental application. After a review of the provided information, we find that we are unable to accept your rental application at this time. Principle reason(s) for denial:

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| Temporary or irregular employmentUnable to verify employmentUnable to verify incomeLength of residenceNo credit fileDelinquent past or present credit obligations with others | Delinquent past or present rental obligationsBankruptcyCriminal RecordEviction filing or judgmentGarnishment, attachment, foreclosure, repossession, collection action, or judgment |
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| Other: |  |

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This decision was based in whole or in part on the information provided us in a *Consumer Report* or *Investigative Consumer Report* prepared for us by a consumer-reporting agency. Their mailing address and phone number are listed below:

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| **ACRAnet Inc521 W Maxwell AveSpokane, WA 99201Phone: 509-324-1249 / 800-304-1249Fax: 509-324-1240 / 800-845-7435** |

ACRAnet Inc plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application. You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by the agency with ACRAnet Inc.

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| Your credit score: 658 - TRANSUNION/FICO CLASSIC (98) - BAERBEL GLACOMMONDate score was created: 2010-10-11Scores range from a low of 300 to a high of 850.The top key factors that adversely affected your credit score: |
| - | DEROGATORY PUBLIC RECORD OR COLLECTION FILED (CODE 040) |
| - | LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014) |
| - | PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010) |
| - | PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH (CODE 003) |
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Sincerely, ACRANET TEST

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| **ACRANET TEST521 W. MAXWELL AVE.SPOKANE, WA 99201Phone: 509-324-1350Fax: 509-324-1240**  |

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