**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 99201 Phone: 509-324-1350 Fax: 509-324-1240 |  |
| CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY BAERBEL GLACOMMON 899 LINCOLN ST FANTASY 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:   |  |  | | --- | --- | | Temporary or irregular employment Unable to verify employment Unable to verify income Length of residence No credit file Delinquent past or present credit obligations with others | Delinquent past or present rental obligations Bankruptcy Criminal Record Eviction filing or judgment Garnishment, attachment, foreclosure, repossession, collection action, or judgment | | |  |  | | --- | --- | | Other: |  | | |   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:   |  | | --- | | **ACRAnet Inc 521 W Maxwell Ave Spokane, WA 99201 Phone: 509-324-1249 / 800-304-1249 Fax: 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.   |  |  | | --- | --- | | Your credit score: 658 - TRANSUNION/FICO CLASSIC (98) - BAERBEL GLACOMMON Date score was created: 2010-10-11 Scores 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) | |  |  |   Sincerely,  ACRANET TEST   |  | | --- | | **ACRANET TEST 521 W. MAXWELL AVE. SPOKANE, WA 99201 Phone: 509-324-1350 Fax: 509-324-1240** | | |