

**APPLICATION DECISION**

**AD**

This form recommended and approved for, but not restricted to use by, members of the Pennsylvania Association of REALTORS® (PAR).

1 **LANDLORD/OWNER** \_\_\_\_\_  
2 **APPLICANT** \_\_\_\_\_  
3 **DATE** \_\_\_\_\_  
4 **PROPERTY** \_\_\_\_\_

5 **1. APPLICATION STATUS**

6  Your rental application is approved based on the following terms:

7 \_\_\_\_\_  
8 \_\_\_\_\_  
9 \_\_\_\_\_

10 This approval is valid for \_\_\_\_\_ days (3 if not specified), subject to the availability of the unit. If these terms are acceptable to you,  
11 please contact call (Phone) \_\_\_\_\_

12  Your rental application has not been approved.

13  Other \_\_\_\_\_  
14 \_\_\_\_\_  
15 \_\_\_\_\_

16 **2. BASIS OF DENIAL**

17 (A) Your application was denied for the following reason(s):

- 18  Insufficient number of credit references provided by you
- 19  Unacceptable type of credit references provided by you
- 20  Garnishment, attachment, foreclosure, repossession, collection action, or judgment
- 21  Delinquent past or present credit obligations with others
- 22  Poor payment history with another landlord
- 23  Unable to verify credit references
- 24  Unable to verify employment
- 25  Temporary or irregular employment
- 26  Income insufficient
- 27  Length of employment
- 28  Unable to verify income
- 29  Excessive obligations in relation to income
- 30  No credit file
- 31  Unable to verify residence
- 32  Bankruptcy
- 33  Limited credit experience
- 34  Prior criminal convictions
- 35  Prior eviction proceedings
- 36  Property was rented to another tenant
- 37  Other \_\_\_\_\_

38 (B) If "Prior Criminal History" or "Prior Eviction Proceedings" is checked above, the following agency provided the information:  
39 Agency \_\_\_\_\_ Phone \_\_\_\_\_

40 (C) You also have a right to a free copy of your report(s) from the reporting agency that provided the report, if you request it no later than  
41 60 days after you receive this notice. In addition, if you find that any information contained in a report you receive is inaccurate or  
42 incomplete, you have the right to dispute the matter with the reporting agency that provided the report.

43 **3. CREDIT EVALUATION**

44 (A) Your credit evaluation details were as follows:

45 Your credit score: \_\_\_\_\_ This score has a range of \_\_\_\_\_ to \_\_\_\_\_  
46 Date of Score \_\_\_\_\_ This score was supplied by: \_\_\_\_\_

47 **Owner Initials:** \_\_\_\_\_ / \_\_\_\_\_

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**Broker/Licensee Initials:** \_\_\_\_\_ / \_\_\_\_\_



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48 (B) In evaluating your application the consumer reporting agency(ies) listed below provided us with information that in whole or in part  
49 influenced our decision. The reporting agency(ies) played no part in our decision other than providing us with credit or criminal record  
50 information about you. Under the Fair Credit Reporting Act, you have a right to know the information provided to us. It can be  
51 obtained by contacting the reporting agency indicated below:

<input type="checkbox"/> <b>TransUnion LLC</b> Consumer Disclosure Center P.O. Box 1000 Chester, PA 19022 (800) 888-4213	<input type="checkbox"/> <b>Equifax</b> PO Box 105851 Atlanta, GA 30348 (800) 685-1111 www.equifax.com	<input type="checkbox"/> <b>Experian</b> 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com/reportaccess
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57  **Other** \_\_\_\_\_

58 **4. EQUAL CREDIT OPPORTUNITY ACT**

59 The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color,  
60 religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from  
61 any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.  
62 The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington,  
63 D.C. 20580. 506485 (Ver. 8/01).

64 **5. QUESTIONS**

65 If you have any questions regarding this letter, you should contact us at:

66 Name: \_\_\_\_\_  
67 Address: \_\_\_\_\_  
68 City, State, Zip: \_\_\_\_\_  
69 Phone: \_\_\_\_\_

70 **LANDLORD** \_\_\_\_\_ **DATE** \_\_\_\_\_

71 **LANDLORD** \_\_\_\_\_ **DATE** \_\_\_\_\_

71 **ON BEHALF OF LANDLORD BY** \_\_\_\_\_