



# Risk Based Pricing Notice

Landlord:

Name of Applicant:

Congratulations! We have completed a review of your application. Based on the information in your files, your application has been conditionally accepted.

## What is a Credit Report?

A credit report is a record of your credit history. It includes information about whether you pay bills on time and how much you owe to creditors.

## How did we use your Credit Report?

We used information from your credit report to set the terms of the credit we are offering you, such as rent and/or security deposit amount. The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.

## What if there are mistakes in your Credit Report?

You have the right to dispute any inaccurate information in your credit report. If you find any mistakes on your credit report, contact TransUnion, which is the consumer reporting agency from which we obtained your credit report.

It is a good idea to check your credit report to make sure the information it contains is accurate.

## How can you obtain a copy of your Credit Report?

Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact TransUnion at:

By Telephone: Call toll-free: 1-800-888-4213

By Mail: TransUnion Consumer Solutions, 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022

By Web: [www.TransUnion.com/myoptions](http://www.TransUnion.com/myoptions)

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score was \_\_\_\_\_ . *Scores range from a low of 350 to a high of 850)*

Key factors that adversely affected your credit score:

Number of recent inquiries on consumer report was a key factor

## How can you get more information about Credit Reports?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov).

Landlord: \_\_\_\_\_ Date: \_\_\_\_\_