

AUTHORIZATION TO OBTAIN AND PROVIDE CREDIT REPORT

I/We authorize Option Realty to obtain a credit report
Insert Name of Brokerage Firm
from a credit reporting agency concerning my/our credit worthiness and to provide that credit report to the landlord(s) for real estate or apartment rentals for which I/we have applied so the landlord(s) may evaluate me/us for the purpose of obtaining a rental of the real estate or the apartment for which I/we have applied for my/our use as a principal residence. I/We understand that this credit report will not be used for any other purpose other than as I/we have authorized here.

Applicant for rental Date: _____

Identity of applicant verified: Date:
By:
Verification method:

Applicant for rental Date: _____

Identity of applicant verified: Date:
By:
Verification method:



Sample Notice of Action Taken and Statement of Reasons - Form C-1

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Date: _____

Applicant's Name: _____

Applicant's Address: _____

Description of Account, Transaction, or Requested Credit: _____

Description of Action Taken: _____

Part I - PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN CONCERNING CREDIT. (This section must be completed in all instances).

- Credit application incomplete
- Insufficient number of credit references provided
- Unacceptable type of credit references provided
- Unable to verify credit references
- Temporary or irregular employment
- Unable to verify employment
- Length of employment
- Income insufficient for amount of credit requested
- Excessive obligations in relation to income
- Unable to verify income
- Length of residence
- Temporary residence
- Unable to verify residence
- No credit file
- Limited credit experience
- Delinquent past or present credit obligations with others
- Garnishment, attachment, foreclosure, repossession, collection action, or judgement
- Bankruptcy

_____ Other, specify:

Part II - DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE. This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

_____ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to obtain a free copy of the credit report from the consumer reporting agency. You must request your free copy of the report within 60 days and dispute the information contained in the credit report with the credit reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you.

Credit Reporting Agency: _____

Address: _____

Toll-free telephone number: _____

_____ Our credit decision was based in whole or in part on information obtained from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

Creditor's name: _____

Creditor's address: _____

Creditor's telephone number: _____

NOTICE: 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. The Federal agency that administers compliance with this law concerning this creditor is the Boston Regional Office, Federal Trade Commission, 101 Merrimac Street, Suite 810, Boston, MA 02114-4719.