

10/14/2015

Tiffany Anderson
2120 W Pine St
Lodi, CA 95242-2859, US

Thank you for your recent application. Your request for a leasing agreement was carefully considered and we regret that we are unable to approve your application at this time for the following reason(s):

Rental history unsatisfactory or insufficient
Credit history unsatisfactory

Our decision was based in whole or in part on the credit and/or public record information obtained for the group application, including the reports from the consumer reporting agencies listed below relating to John Sales. You have the right, under the Fair Credit Reporting Act, to know the information contained in your file at the bureaus listed below. Under the Fair Credit Reporting Act, you have the right to submit a written request to the consumer reporting agency for a free copy of your consumer credit report no later than 60 days after you receive this notice. The reporting agency played no part in our decision and is unable to supply specific reasons why we have made this decision on your leasing application.

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

Your Credit Score : 488

Date: 10/13/2015

Scores range from a low of 350 to a high of 850

Key factors that adversely affected your credit score:

Serious delinquency and derogatory public record or collection filed

Time since delinquency is too recent or unknown

Number of accounts with delinquencies

Proportion of balance to credit limits too high on bank/other revolving accts

In addition to your credit score which we obtained from the consumer reporting agency, our screening services provider, RealPage, Inc., also provides a score. Your LeasingDesk Score is set forth below.

Your LeasingDesk Score : 801

Scores range from a low of 0 to a high of 1000

Key factors that adversely affected your LeasingDesk score:

Tradeline scoring

Debt-to-income ratio

Rent-to-income ratio

If you have a question on the completeness or accuracy of the information used to create the consumer report, you have the right to dispute the matter by contacting the consumer reporting agencies listed below:

Equifax
P.O. Box 105873
Atlanta, Georgia, 30348

(800) 685-1111

RealPage, Inc.
4000 International Parkway
Carrollton, Texas, 75007
(866) 934-1124
<http://www.realpage.com/consumer-dispute>

If you have a question about this notice or the community's rental standards, please contact the submitting property management company.

RPM Company
1420 S Mills Ave
Suite M
Lodi, CA 95242-3632, USA

California Consumer Credit Reporting Agencies Act

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires.

A security alert may be requested by calling the following toll-free telephone number: (877) 322-8228.

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

- (1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as result of the blocked transactions. If blocked information is unblocked you will be promptly notified.

- (2) Beginning July 1, 2003, you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

Sincerely,
The Pavilions