

Commonwealth Real Estate Services
18150 SW Boones Ferry Road
Portland, Oregon 97224
(503) 244-2300
(503) 768-4660 Fax

APPLICATION DENIAL

FORM
33

DATE: _____ COMMUNITY NAME: Happy Valley Homes MHP

APPLICANT NAME: Angela Ann Wheeler

APPLICANT ADDRESS: 7130 Wygant St.

CITY: Portland STATE: OR ZIP: 97232

We have denied your application based on the following:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Credit References (1) | <input type="checkbox"/> Criminal Record | <input type="checkbox"/> Verifiable Periodic Income |
| <input type="checkbox"/> Rental References | <input type="checkbox"/> Debt to Income Ratio | <input type="checkbox"/> Age Verification <small>(if 55 or Older, 62 or Older Community)</small> |
| <input type="checkbox"/> Pets | <input type="checkbox"/> Length of Employment | |
| <input type="checkbox"/> Other _____ | | |

(1) Information contained in a consumer credit report obtained from the consumer credit reporting agency checked below:

TransUnion Consumer Relations, 2 Baldwin Place P.O. Box 1000, Chester, PA 19022
www.transunion.com/myoptions
(800) 888-4213

TransUnion Rental Screening Solutions, Attn: Disputes, PO Box 800, Woodlyn, PA 19094
(800) 568-5665

Origen Tenant Screening, 27777 Franklin Road Suite 1710, Southfield, MI 48034
(800) 492-1874

Information received from a person or company other than a consumer reporting agency. You have a right to make a written request to us within 60 days of receiving this letter for a disclosure of the nature of this information.

You have certain rights under the Fair Credit Reporting Act and other Federal and State Laws with respect to your consumer report. If your application has been denied because of information contained in a consumer report furnished to us by the credit reporting agency identified above, you have the right to request a free copy of your report if you make a written request to them and upon your proper identification within 60 days of receiving this denial. You have the right to directly dispute with the consumer reporting agency the accuracy and completeness of any information furnished by that agency and to provide a consumer statement describing your position if you dispute the information in your consumer file. If you believe the information in your consumer file is inaccurate or incomplete, you may call the consumer reporting agencies at their toll free number listed above, or write them at the listed address.

Pursuant to the Fair Credit Reporting Act, we are notifying you that the above noted agency only provided information about your credit history. It took no part in making the decision to reject your rental application, nor can it explain why the decision was made. You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact the state or local consumer protection agencies, or the State Attorney General's office.

Community Management: _____

cc: Resident/Seller: _____ Space #: 18

Criminal

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- Debt to Income Ratio
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(if 55 or Older, 62 or Older Community)
- Pets
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both

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Dispute

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Dispute only

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Community Management: _____

cc: Resident/Seller: _____ Space #: 18

January 13, 2014

Commonwealth Property Management Services Company
18150 SW Boones Ferry Rd
Portland, OR 97224

RE: [REDACTED]
51590 SE Westlake Dr.
Scappoose, OR 97056
(503) 543-5205

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]:

Thank you for your rental related application. After carefully reviewing your application, we are sorry to advise you that we cannot approve your application at this time based upon our leasing criteria. If you would like a statement of the reason(s) why your application was denied, please contact us at the address shown above within 60 days of the date of this letter. We will provide you with a statement of reason(s) within 30 days of your request.

Our decision on your application was made in whole or in part based on a consumer report received from Origen Tenant Screening the consumer reporting agency. Please note that they did not make the decision on your application and is unable to provide you the specific reasons why this decision was made. You have the right to a free copy of this same report from the company listed below, if you make a written request to the consumer reporting agency within 60 days after your receipt of this notice.

| | |
|---|--|
| TransUnion Consumer Relations www.transunion.com/myoptions 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 (800) 888-4213 | TransUnion Rental Screening Solutions Attn: Disputes PO Box 800 Woodlyn, PA 19094 (800) 568-5665 |
|---|--|

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: 610

Date: January 7, 2014

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

Length of time accounts have been established

Lack of recent bank revolving information

Lack of recent revolving account information

Derogatory public record or collection filed

If you have any questions regarding your credit score, you should contact:

TransUnion Consumer Relations
2 Baldwin Place P.O. Box 1000
Chester, PA 19022
Telephone Number [Toll-free]: (800) 888-4213

You have a right to dispute, directly with the consumer reporting agency, the accuracy or completeness of any information provided by the consumer reporting agency, Origen Tenant Screening, 27777 Franklin Road Suite 1710, Southfield, MI 48034 (800) 492-1874. If the disputed information is found to be inaccurate or incomplete or cannot be verified, the information will be promptly deleted or modified. Upon your request, the consumer reporting agency will notify us of the change.

The Federal Equal Credit Opportunity Act prohibits credit grantor from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of applicant's income is derived 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/agencies that administer(s) compliance with this law is/are:

FOR QUESTIONS OR CONCERNS REGARDING:
CRAs, creditors and others:

CONTACT:
Federal Trade Commission
Bureau of Consumer Protection - FCRA
Washington, DC 20580
1-877-382-4357
(1-877-FTC-HELP)