

AAA CSS Tenant Test Account
123 Easy ST
Houston, TX 77058
Phone:

ADVERSE ACTION NOTICE

CONFIDENTIAL TO BE OPENED BY ADDRESSEE ONLY
HANK MESS
1 MAIN STREET
LEAGUE CITY, TX 77573

June 27, 2016

Hello HANK MESS,

Thank you for your recent rental application. After a review of the provided information, we find that we are unable to accept your rental application at this time.

This decision was based in whole or in part on the information provided us in a *Consumer Report* or *Investigative Consumer Report* prepared for us by a consumer-reporting agency. Their mailing address and phone number are listed below:

AAA Credit Screening Services
17041 El Camino Real Suite 102
Houston, TX 77058
Phone: 281-282-0447
Fax: 281-286-7128
<http://www.aaacredit.net>

AAA Credit Screening Services plays no part in the decision to take any action on your rental application and is unable to provide you with specific reason(s) for not accepting your application.

You have the right to a free copy of the report within 60 days of receipt of this notice and to dispute the completeness or accuracy of any information in the consumer report issued by the agency with AAA Credit Screening Services.

Your credit score: 528 - TRANSUNION/FICO CLASSIC (98) - HANK MESS
Date score was created: 2016-05-27
Scores range from a low of 300 to a high of 850.

The top key factors that adversely affected your credit score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED (CODE 038)
- LEVEL OF DELINQUENCY ON ACCOUNTS (CODE 002)
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN (CODE 013)
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS (CODE 010)
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

Sincerely,
AAA CSS Tenant Test Account

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