

Notification of Denial

Tenant Name: Louis Alloin / Jean Alloin Property Name: Virginia Villa
Tenant Address: 321 High School Road NE Property Address: 200 High School Rd NE
Ste. D3 PMB 292 Bainbridge Island, WA 98110-4619
Phone#: 206-280-1267 / 206-780-6885 Manager: Barbara Duncan
Phone #: (206) 842-5482
Fax #: (206) 842-5714
Today's Date: October 24, 2024 Email: virginia.villa@ad-west.com

This notice is to inform you that your application for tenancy at the Virginia Villa has been reviewed and your tenancy has been denied for the following reason(s):

- Inability to make credit payments on timely basis. This information has been received from:
Orca Information and Communications L.L.C.
P.O. Box 277
Anacortes, WA 98221
1-800-341-0022
- Unable to meet occupancy standards.
- Unable to verify income source.
- Unable to verify income less expenses sufficient to pay basic rent. (property w/no RA)
- History of chronic non-payment or late payment of rent.
- History of violence and / or harassment of neighbors and / or management.
- History of disturbing the quiet enjoyment of neighbors.
- History of violations of the terms of previous rental agreements.
- Giving false or incomplete information on Application.
- No Verifiable Landlord references.
- Other. _____

In accordance with HUD or USDA, Rural Development occupancy requirements, you have the right to respond to this notice within 10 calendar days after date of this notice and you have the right to a hearing in accordance with 7 CFR 3560.160 (f), which is available upon request. The appeal procedure is detailed in the 7 CFR 3560.160.

Any prospective tenant/member seeking occupancy in or use of Agency facilities who believe he or she is being discriminated against because of age, race, color, religion, sex, familial status, disability or national origin may file a complaint in person with, or by mail to the U.S. Department of Agriculture's Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW., Washington DC 20250-9410 or to the Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development (HUD), Washington DC 20410. Complaints received by Agency employees must be directed to the National Office Civil Rights Staff through the State Civil Rights Manager/Coordinator.

A review of your written response or a meeting with you will be conducted by a member of the management staff. Within ten (10) days of the receipt of your response, or of a meeting, you will be notified whether or not management's position has changed.

Signed: Barbara Duncan

Date: 24 October, 2024

**CONSUMER RIGHTS
FCRA AMENDMENT – SECTION 615**

Dear Applicant:

We are informing you that your application for an apartment/house at Virginia Villa has been:

- Rejected
- Requires a deposit in the amount of \$ _____.
- Requires a co-signer of your lease
- Requires an increased monthly rental amount of \$ _____.

We are hereby informing you of certain information pursuant to the Fair credit Reporting Act, 15U.S.C., Section 1681, at seq., as amended by the Consumer Credit Reporting Reform Act of 1996 (Public Law 104-209, the Omnibus Consolidated Appropriations Act for the Fiscal Year 1997, Title, II, Subtitle D, Chapter 1.)

The above adverse action on your application is based on one or more of the following:

- Information contained in a consumer credit report obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- A consumer credit report containing insufficient information obtained from the consumer credit reporting agency named in paragraph 2 of this letter.
- Information received from a person or company other than a consumer-reporting agency such as rental/employment history. You have a right to make a written request to: ORCA Information, PO Box 277, Anacortes, WA 98221, 1-800-341-0022 within 60 days of receiving this letter for a disclosure of the nature of this information. Include a photocopy of your driver's license and Social Security card for proof of identity.

When a credit report is used in making the decision, Section 615(a) of the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer-reporting agency that provided the report was:

- Trans Union Consumer Relations, PO Box 390, Springfield, PA 19064. Phone 1-800-888-4213.
- CBI/Equifax Credit Information Service, PO Box 740241, Atlanta, GA 30374-2041. Phone 1-800-685-1111.

Pursuant to Section 615 of the Fair Credit Reporting Act, we are notifying you that the above-noted agency(ies) only provided information about your credit/rental/employment history. It took no part in making the decision for adverse action on your rental application, nor can it explain why the decision was made.

You have certain rights under Federal Law, as explained in more detail in paragraphs below. Pursuant to the Fair Credit Reporting Act, you have a right to obtain a copy of your credit report, dispute its accuracy, and provide a statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer reporting agency at its toll-free number listed above or write to it at the listed address.

Pursuant to Section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the consumer-reporting agency whose name is checked above. You must request the copy within 60 days of the date you receive the letter.

Pursuant to Section 611 of the Fair Credit Reporting Act, if you dispute any of the information in your report, you have the right to put into your report a consumer statement of up to 100 words explaining your position on the item under dispute. Trained personnel are available to help prepare consumer statements.

You may have additional rights under the credit reporting or consumer protection laws of your state. For further information, you can contact your state local consumer protection agency or your state attorney general's office.

Sincerely,

Barbara Duncan

Applicant Name: Louis Charles Alloin _____ Unit #: _____

SCREENING REPORT SUMMARY
AD-WEST REALTY SERVICES, INC
WE DO NOT ACCEPT REUSABLE REPORTS

FCRA, State and Federal laws for reporting court records apply

SCORING: Each applicant's screening report shall be reviewed for two types of information: **Potentially Negative and Negative.** If three or more Potential Negatives or one or more Negative items are found in a report, and there are no "extenuating circumstances" (example: temporary loss of job, medical reasons, family emergencies, etc.), adverse action may be considered. All Potential Negatives and Negatives apply to both Applicant and Household Members.

POTENTIAL NEGATIVES:

Credit Report:

- _____ Any 2 trade lines rated R2 (30-59 days late) in the last 7 years.
- _____ Any trade lines rated R5 (120+ days late) in the last 7 years.
- _____ Any 2 collections in the last 7 years.
- _____ Any charge offs, discharged Bankruptcy, vehicle repossession, tax lien, civil judgment in the last 7 years.

Investigative:

- _____ Any rental reference with more than 2 late payments.
- _____ Any instance of unauthorized pets or persons occupying a unit rented to the applicant.
- _____ Any instance of being an unauthorized tenant.
- _____ Any instance of improper or lack of Intent to Vacate notice and/or a lease broken by the applicant.
- _____ Any instance of security deposit not refunded due to damage to rental unit (beyond normal cleaning/wear & tear).

NEGATIVES:

Credit Report:

- _____ Any OPEN bankruptcy.
- _____ Any unpaid apartment or landlord collection.
- _____ Any Eviction Judgment.
- _____ A total of \$1,000 or more in unpaid collections in the last 7 years (excluding medical).

Investigative:

- _____ Any unpaid apartment collection / Negative rental OR incomplete reference.
- _____ Any current Legal Notice served (3 Day, 10 Day, Termination of Tenancy).
- _____ Smoking in or on a "Non-Smoking" unit or property.
- _____ Any "Eviction Action" filed with the courts in the last 7 years.
- _____ Two (2) or more cases of Domestic Violence, stalking, harassment (defendant in criminal cases)
- _____ Any conviction for manufacturing, distribution and or possession of Federally controlled substance,
- _____ Any conviction for contributing to the delinquency of a minor.
- _____ Any registered sex offender/Lifetime registration.
- _____ Any history of disruptive, malicious, violent behavior that may interfere with the peace and quietude of the apartment community.

- Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of violence with a firearm.
- Any false or misleading information provided by the applicant on the written application or omission of material fact.
- Reasonable likelihood that the applicant or those acting under his or her control will interfere with the health, safety, security, or the right of peaceful enjoyment of the residential community.
- Applicant is unwilling to cooperate with the application process (as determined by the manager or screening company)
- Lack of 12 months of verifiable, objective, concurrent, positive RENTAL HISTORY. Failure to provide rental history may result in a terminal.**

Determinations as to criminal screening will be made on a case by case basis and will be based on several factors and information. There will be no automatic denials based on crime without an analysis of the facts.

Recommendations: Credit: Denied

References: Denied

Civil Court: Denied

Criminal: Additional Review Required - engage applicant and gather more information needed to establish qualifications.

Office Use Only:

Requirement:

Yes No - Applicant's gross income must be 3 times the rent amount. (Affordable Housing must be 2 times the rent amount).