NOTICE OF DECISION

November 3, 2026

Alex Example
Applicant home in California

Dear Alex Example,

We reviewed the application for Property in OR and made the following decision. Terms under review or imposed: Additional deposit of $100.

Portland rental determination

A covered Portland determination is due within two weeks after completion of the evaluation. Evaluation completed on October 30, 2026. Basis for the determination: Actual work reference was not verified.

Consumer reporting agency and your rights

Our decision was based at least in part on information in a consumer report. The agency that supplied it is Example Reporting Agency, Example agency address, telephone (800) 555-0100. Website: https://example.org. The reporting agency did not make our decision and cannot give you the specific reasons for it. You may request a free copy of the report from the reporting agency within 60 days after receiving this notice. You may dispute the accuracy or completeness of its information directly with the reporting agency.

Credit score used in the decision

Numerical score: 610. Model range: 300-850. Date created: October 1, 2026. Score or credit-file provider: Example score provider. The source identified the following adverse factors, in order of impact:

Agency factor one Agency factor two

Sender

_____ PRINTED NAME

_____ SIGNATURE

_____ DATE

Jordan Example, Leasing Manager
Example Office
Landlord office in Idaho

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