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. We denied the rental application.

Reasons for the Oregon rental denial

Oregon law requires a written statement within 14 days of a qualifying denial. We denied the application on November 2, 2026 for these reasons: Required verifiable rental history was incomplete.

We considered the following supplemental evidence: Prior housing provider’s supplemental statement. It did not adequately compensate for the factors in our determination for these reasons: The supplemental statement did not cover the missing tenancy period.

You may appeal. Contact Example Owner at the specified address

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. You may appeal for 30 days following denial to correct, refute or explain negative information. Contact Example Owner at the specified address. If your appeal is approved, you are prequalified for rental opportunities at the landlord's Portland properties for the three months after approval. Your screening fee will be waived during that period, subject to any permissible self-certification of materially unchanged circumstances. For this individual assessment the landlord must also issue the written denial within two weeks after denial. The landlord’s individualized assessment: Incident factors and supporting documentation examined by landlord.

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

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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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