

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

## ADVERSE IMPACT 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 only able to accept your rental application with:

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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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