

Date: 5/12/16

Dear Applicant: Luciana Willis

Thank you for your recent rental application.

Action Taken

- We regret that we are unable to approve your request at this time.
- We regret that we are unable to approve your request at this time under our standard terms and conditions. We can, however, approve your rental application, pending program eligibility (where applicable) on the following terms:
- Other: We offered \$300 rent to hold for 1.5 weeks, then \$685 move-in due at your next pay day (May 20, 2016)/lease-signing to cover rent for May 20-June 20 (through rest of your current lease), then regular rent with deposit waiver (\$1370/mo if 2 year lease) due starting June 21. We also offered to have rent due every 2 weeks (corresponding with your pay day) instead of at beginning of month. You stated over the phone 5/11/16 that you didn't think any of these plans would work for you financially.

This offer is open for X days, subject to the availability of the unit. If this offer is acceptable to you, please contact us at:

Property Phone: X

Important Information

We were unable to approve your application on the terms you requested for the following reason(s):

- Insufficient number of credit references provided by you
- Unacceptable type of credit references provided by you
- Garnishment, attachment, foreclosure, repossession, collection action, or judgment
- Delinquent past or present credit obligations with others
- Poor payment history at another apartment community
- Unable to verify credit references
- Unable to verify employment
- Temporary or irregular employment

- Income insufficient
- Length of employment
- Unable to verify income
- Excessive obligations in relation to income
- No credit file
- Unable to verify residence
- Bankruptcy
- Limited credit experience
- Priority criminal convictions
- Prior eviction proceedings

You credit score (as returned by TransUnion): 500

This score has a range of 300 to 850

Score current as of the date of screening: 5/6/16

In evaluating your application the consumer reporting agency(ies) listed below provided us with information that in whole or in part influenced our decision. The reporting agency(ies) played no part in our decision other than providing us with credit or criminal record information about you. Under the Fair Credit Reporting Act, you have a right to know the information provided to us. It can be obtained by contacting:

Credit Information

TransUnion LLC
Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19022
(800) 888-4213

Criminal or Eviction Information

(If "Prior Criminal History" or "Prior Eviction Proceedings" is checked above, the following agency provided the criminal record information)

Vantage Data Solutions - 1-800-568-5665

You also have a right to a free copy of your report(s) from the reporting agency that provided the report, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in a report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency that provided the report or through RentPort consumer relations at 1- 800-230-9376 or consumer_relations@rentport.com.

If you have any questions regarding this letter, you should contact us at:

Property Name: OKC Area Rentals, attn: Nicole Giuliano, Property Manager
Address: 3334 W. Main St., Suite 391
City, State, Zip: Norman, OK 73072
Property Phone: 405-492-7287

Sincerely,



Property Manager

HUD Property Applicants: You have a right to respond to this letter by contacting us in writing or requesting a meeting within 14 days to dispute this rejection. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions); because all or part of the applicant's income derives from any public assistance programs; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580. 506485 (Ver. 8/01)