

Pine Barrens
11750 Alden Road
Jacksonville, FL 32246

Nov 12, 2020

Alicia Gatewood
2501 S Hibiscus RD
Albany, GA 31705

Dear [REDACTED]ood,

Thank you for your recent rental application. You authorized us to obtain a tenant screening report containing credit and other information about you to help us evaluate whether you meet the rental criteria for the property where you applied. If a copy of our screening criteria was not already provided to you, please contact the property for this information.

Your rental application **or** the application of the group you applied with has been **conditionally** approved based on the property's minimum rental requirements. For privacy reasons, we only disclose your individual results to you. If you applied as part of a group, this letter does not disclose the individual results of any other member of your group.

Your individual result was affected by:

* No Credit Experience

Note: If you applied with a group and your individual result is **not** listed above, it means your individual information was **not** a negative factor in the group decision.

Because your individual or group application was conditionally approved, your group will need to meet certain additional financial or other requirements as a condition of your approval. Because of these additional requirements, we are required by the Fair Credit Reporting Act, 15 U.S.C. section 1681 et seq. to provide you with this adverse action letter.

Although we are solely responsible for our rental decision, it was based in whole or in part on information contained in a tenant screening report provided to us by:

RentGrow, Inc.
177 Huntington Ave, Suite 1703 #74213
Boston, MA 02155-3153
(800) 898-1351
<http://www.rentgrow.com>

Because we made the decision about your rental application, RentGrow cannot address the specific reasons for our decision. However, you can contact RentGrow directly to get a copy of your tenant screening report. If you applied as part of a group, please note that RentGrow will not share your tenant screening report with any other group member and will not share any other group member's screening report with you. You also have the right to:

* Obtain a free copy of your tenant screening report from RentGrow by contacting them directly within 60 days of receipt of this notice.

* Contact RentGrow directly to initiate a dispute of any information in your tenant screening report you believe is inaccurate or incomplete.

* Obtain a free copy of your credit report directly from Experian, which provided it to RentGrow, if you request it from the credit bureau within 60 days from the date of this notice. The credit bureau's contact information is listed on your tenant screening report and is also readily available on-line.

You may also have additional rights under the credit reporting or consumer protection laws in your state. For more information, please contact your state or local consumer protection agency or state attorney general's office.

CREDIT SCORE DISCLOSURE

If your tenant screening report includes a VantageScore® or FICO® credit score, our decision may also have been based in whole or in part on that score. Your credit score is a number between 300 and 850 and is a reflection of the information in your credit report and can change depending on how the information in your credit report changes. RentGrow plays no role in how your credit score is determined.

* Your credit score: Not applicable

* Date of your credit score: Not applicable

* Source of your credit score: Not applicable

* Key factors that adversely affected your credit score: Not applicable

Thank you.