HUMAN RESOURCE DEVELOPMENT AND EMPLOYMENT, INC.

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AFT 4009, AFL-CIO

Dear

Your name has come up on the Wait List for a bedroom apartment. Please contact me at within 10 days if you are still interested.

If you do not contact the site within 10 days, your name will be removed from our Wait List and no further consideration of your application will be given.

This correspondence does not constitute acceptance into

Eligibility will be determined during the application and verification process. Sincerely,

Manager

xc: Application/File

To obtain information regarding your rights under the Violence Against Women Act (VAWA) please visit <https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/forms/hud5a>

In evaluating your application, information obtained from or through Screening Reports, Inc. which may include credit information or consumer information from one or more of the credit bureaus or consumer reporting agencies, may have influenced our decision in whole or in part. These consumer-reporting agencies and/or credit bureaus did not make the decision to take adverse action and are unable to provide specific reasons why adverse action was taken. You have certain rights under federal and state law with respect to your consumer report. If any person takes adverse action based in whole or in part on any information contained in a consumer report or credit report, you have the right to a disclosure of the information in your consumer file from the agency that provided such information, if you make a written request to them and upon your proper identification within 60 days of receiving this denial. The federal fair credit reporting act also provides you that are entitled to obtain from any nationwide credit reporting agency or credit bureau a free copy of your report in any twelve month period. You have the right to directly dispute with the consumer reporting agency and/or credit bureau the accuracy and completeness of any information furnished by that agency or bureau and to provide a consumer statement describing your position if you dispute the information in your consumer file. If you believe the information in your consumer file is inaccurate or incomplete, you may first call Screening Reports, Inc. customer service department at (866) 389-4042.

Screening Reports, Inc. will initiate the reinvestigation of any disputed information obtained through them and will re- investigate any disputed information obtained from their database.

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