Missouri Rental Application Denial and Adverse Action Notice

General template, not legal advice. Have a Missouri attorney review before use. Last reviewed October 29, 2026.

When to send it: send this notice whenever you deny an application, ask for a larger deposit, a cosigner or higher rent, or take any other step that is less favorable than you offered, and the decision was based in whole or in part on a consumer report (such as a credit, eviction or criminal background report) or on a credit score. Complete Part 3 when information from a source other than a consumer reporting agency, such as a past landlord or employer, played a part. Fill in every blank. Check the boxes that apply.

Date of notice _____

Applicant name _____

Applicant mailing address _____

Applicant email _____

Property applied for _____

Date of application _____

Dear _____ (Applicant name),

Thank you for applying to rent the property listed above. We have reviewed your application. This notice tells you about our decision and about your rights.

Part 1: Our decision

- ☐ Your application has been denied.
- ☐ Your application has been approved on the following conditions, which differ from the terms we offered: _____ (Conditions, such as a higher deposit, a cosigner or higher rent)
- ☐ Other action: _____ (Describe)

Part 2: Information from a consumer reporting agency

Our decision was based in whole or in part on information in a consumer report about you from the consumer reporting agency named below.

Consumer reporting agency name _____

Mailing address _____

Phone number (toll free if the agency compiles files nationwide) _____

Website _____

The consumer reporting agency did not make this decision and cannot tell you the specific reasons for it.

You have the right to get a free copy of your report from the consumer reporting agency named above if you ask for it within 60 days after you receive this notice. You also have the right to dispute with that agency the accuracy or completeness of any information in the report it gave us. The agency must

investigate a dispute and correct or delete information that is inaccurate, incomplete or cannot be verified.

Credit score used (complete if a credit score was used)

We also used a numerical credit score in making our decision. A credit score is a number that sums up your credit history and estimates how likely you are to repay debts. Details of the score we used:

Your credit score _____

Range of possible scores (lowest to highest) _____

Date the score was created _____

Who provided the score _____

Key factors that hurt your score, in order of importance (list up to four, or five if the number of recent inquiries was one of them):

#	Key factor
1	
2	
3	
4	
5	

Part 3: Information from another source (complete if it applies)

Our decision was based in whole or in part on information we got from a person or company other than a consumer reporting agency, such as a past landlord, an employer or a reference. You have the right to ask us to tell you what that information was. To do so, send us a written request within 60 days after you receive this notice, and we will tell you the nature of the information within a reasonable time after we receive your request.

Part 4: Other reasons (optional)

The written rental criteria we apply to every applicant are available on request. Other reasons that played a part, if any: _____ (Reasons based on your written criteria, such as income below the stated requirement or incomplete application)

> State or local screening rules: _____ (check the rule in Missouri)

Fair housing: we do not make housing decisions based on race, color, religion, sex (including sexual orientation and gender identity), national origin, familial status, disability or any other characteristic protected by federal, state or local law. Your state or city may protect additional characteristics, such as source of income.

Questions about this notice can be sent to _____ (Landlord or agent name) at _____ (Address,

phone and email).

Landlord or agent signature

Printed name

Date

Delivery record (keep with the application file)

Date sent	Method (mail, email, portal, in person)
Sent by	Copy of consumer report retained until (follow your records policy and secure disposal rules)

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