Approval and Denial Letters

From the Chimi Rental playbook (chimirental.com/playbook). This is a starting point that we use for our own rentals, shared as-is and without warranty. It is not legal advice. Adapt it to your state, city and situation, and have a local attorney review anything that affects someone's tenancy or money.

Conditional approval

Subject: Your application for [address] is approved!

Good morning [Name(s)],

Congratulations! Your application for **[address]** has been conditionally approved. Below are the steps to complete before move-in. We can't hand over keys until all of them are done.

1. Sign the lease Your lease and related documents will arrive by email for electronic signature. Please read everything carefully and ask us any questions **before** you sign. We'll also set up a short call to go through it together. Everything must be signed within 3 business days, by **5:00 PM on [date]**.

2. Pay your move-in funds All payments go through our rent app, [App name]. You'll get an email invitation to set up your account. One person in your household usually handles payments. Please pay by **bank account (ACH)**. We don't accept card payments for rent or deposits.

Due before move-in	Amount
First month's rent	$[____]
Pet rent	$[____]
Security deposit	$[____]
Total due before move-in	**$[____]**
Each month after that	
Monthly rent	$[____]
Monthly pet rent	$[____]
Other monthly charges	$[____]
Total monthly	**$[____]**

Move-in funds must have **cleared** before move-in. Bank transfers take a few business days, so please pay early.

3. Set up utilities Please put [electric / gas / water / internet] in your name, starting on your move-in date.

4. Move in Your move-in is scheduled for **[date] at [time]**. It takes about 30 minutes, and at least one person on the lease must be there to receive the keys. We'll walk through the home together and fill out the move-in condition report.

Questions? Reach us at [email] or [phone]. We look forward to having you!

[Your name]

Denial (includes adverse action notice)

Subject: Your application for [address]

Hi [Name],

Thank you for applying for **[address]**. Unfortunately, we're unable to approve your application at this time, for the following reason:

- ☐ Another applicant who also qualified submitted a complete application earlier.
- ☐ The combined household income did not meet our minimum of 3 times the monthly rent.
- ☐ The average credit score did not meet our minimum of [580].
- ☐ Information in the background check did not meet our written criteria.
- ☐ Other: _____

Notice of adverse action *(include whenever the decision was based in whole or in part on a consumer report)*

This decision was based in whole or in part on information in a consumer report from:

[Screening company name] [Address] [Toll-free phone number] [Website]

The screening company did not make this decision and cannot explain why it was made. Under the Fair Credit Reporting Act, you have the right to get a free copy of your report from that company if you ask within 60 days, and to dispute the accuracy or completeness of any information in it. [If a credit score was used:] Your credit score was [score], on a range of [low] to [high], and the key factors that affected it were: [factors from the report].

We appreciate your interest and wish you the best in your search.

[Company name]

Use the adverse action notice whenever a credit or background report played any part in the decision, including approvals with conditions such as a larger deposit. Many screening services generate it for you; check that yours does.