

Adverse Action Compliance Checklist

From the screening report to the filed copy, for every report-influenced decision

Run this list whenever a screening report touches a rental decision. It pairs with the Adverse Action Notice document. Full guide: clearlegaltips.com/adverse-action-notice-template/

BEFORE THE DECISION

- ☐ The applicant authorized the screening pull in writing (FCRA written instructions)
- ☐ Written screening criteria exist and were applied the same way as to every other applicant
- ☐ The decision's connection to the report is understood: any influence triggers the notice

RECOGNIZING THE TRIGGER

- ☐ Flat denial based partly or wholly on the report: notice required
- ☐ Approval with a higher deposit, required co-signer, or changed terms because of the report: notice required
- ☐ Offer withdrawn after a late or updated report: notice required

SENDING THE NOTICE

- ☐ The agency's name, address, and phone are copied from the report, not from memory
- ☐ The who-decided statement and both applicant rights (60-day free copy, dispute) are present
- ☐ Any stated reason is short, factual, and tied to the written criteria
- ☐ The notice goes out with the decision, not after a delay

AFTER SENDING

- ☐ The delivery record is completed: date, method, sender
- ☐ A copy is filed with the application, the authorization, and the criteria applied
- ☐ If the applicant disputes and the report is corrected, the application is revisited as promised

INSTRUCTIONS FOR USE

This checklist is general information, not legal advice. The two failure modes that matter most are silence, a report-based decision with no notice at all, and the unnoticed conditional-approval trigger, where tougher terms go out with no notice attached. One template, sent with every report-influenced decision and filed with its delivery record, closes both. The full guide and official sources are at clearlegaltips.com/adverse-action-notice-template/