

**EXAMPLE OF COMPLETED MODEL REJECTION NOTICE FROM THE  
WESTCHESTER COUNTY HUMAN RIGHTS COMMISSION  
PURSUANT TO SECTION 700.21-a OF  
THE WESTCHESTER COUNTY FAIR HOUSING LAW**

**APPROPRIATE LETTERHEAD TO BE INSERTED**

August 1, 2021

**Re: Cooperative:** ABC Corp., Inc./ XYZ Cooperative  
123 Main Street, White Plains, NY 10601  
**Applicant(s):** John Doe and Jane Doe  
987 Broadway, New Rochelle, NY 10801  
(914) 555-1111/ JDoe@Gmail.com  
**Seller(s):** Theresa Gonzalez  
123 Main Street, # 3C, White Plains, NY 10601  
(914) 555-9999/ Seller2021@Yahoo.com  
**Unit Address:** 123 Main Street, # 3C, White Plains, NY 10601

Dear Mrs. and Mr. Doe:

The Board has rejected your application for the following reason(s):

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> Credit Score is Too Low             | <input type="checkbox"/> Inadequate Job History                        |
| <input checked="" type="checkbox"/> Debt-to-Income Ratio is Too High    | <input type="checkbox"/> Bankruptcies/Foreclosures/Evictions           |
| <input type="checkbox"/> Insufficient Savings                           | <input type="checkbox"/> Provided False Information on the Application |
| <input type="checkbox"/> Unsubstantiated Financial Information Provided | <input type="checkbox"/> Poor/No References                            |
| <input type="checkbox"/> Insufficient Financial Assets                  | <input type="checkbox"/> Criminal Background Check                     |
| <input type="checkbox"/> Insufficient Income                            |  |

☐ Unacceptable Purchase Price/Down Payment (must include details): \_\_\_\_\_

☐ Other Financial Reasons (must include details): \_\_\_\_\_

☐ Impermissible Intended Use of Unit (must include details): \_\_\_\_\_

☐ Other Non-Financial Related Reasons (must include details): \_\_\_\_\_

Sincerely,  
Signature and Printed Name  
of Authorized Signatory

Receipt of Initial Application:	May 1, 2021
Acknowledgment of Receipt of Initial Application:	May 16, 2021
Receipt of Completed Application:	May 18, 2021
Acknowledgment of Receipt of Completed Application:	June 2, 2021
Date of Interview:	N/A

Applicant's Attorney: Jen Erich, Esq., 246 Court Street, Yonkers, NY 10701  
(914) 999-6666/ JE@lawfirm.com

Seller's Attorney: Raj Patel, Esq., 111 Justice Way, Peekskill, NY 10566  
(914) 777-3333/ RP@sellerslawyer.com

Applicant's Broker: Zawadi Otieno, 112 Sellers Way, White Plains, NY 10602  
(914) 888-8888/ Broker@broker.net

Seller's Broker: Marrise O'Campo, 321 Buyers Road, White Plains, NY 10603  
(917) 111-2222/ MOC@realestate.org

Property Manager: Property Management, Co. d/b/a Professional Management  
999 Dows Lane, Irvington, NY 10533  
(646) 888-4444

cc: Westchester County Human Rights Commission