Offer of Positive Rental Payment History Reporting

The owner of your rental property offers positive rental payment history reporting to consumer reporting agencies. Under Maryland law, your landlord must present you with the option to report your positive rental payment history to consumer reporting agencies. This allows your complete and timely rent payments to contribute to your credit report. The reporting **does not include any instances in which you did not make a complete or timely rental payment.** If you opt in to positive rental payment history reporting, only your complete and timely rent payments will be reported. In most cases, it will take about 45-60 days for reported rent payments to appear on your credit report. For example, a resident's October 1 payment should appear on their credit report by December 1.

This reporting is entirely optional. If you are already enrolled in positive rent payment history reporting, you do not need to re-enroll. Please read the information below carefully, and complete and return the form on Page 2 to your landlord if you choose to opt into positive rental payment history reporting.

You may elect to participate in positive rental payment history reporting at any time during your tenancy. Additionally, you may elect to stop reporting at any time. If you stop positive rental payment history reporting, you must wait at least six (6) months before reporting can be resumed.

If you choose to stop reporting after having opted in previously, you must complete and return the form on Page 3 to your landlord.

If you elect to participate in positive rental payment history reporting, your landlord will report your positive rental payment history to the following consumer reporting agency/agencies (in the space below, landlord should indicate which agency/agencies they will be reporting to):

- Equifax
- TransUnion
- Experian
- Other: ____

If you sign up for positive rental payment history reporting, your landlord may charge a monthly reporting fee. Maryland law limits this fee to equal your landlord's actual cost, with a maximum of $10 per month. Your landlord will tell you the exact amount of this reporting fee. If you fail to pay the monthly reporting fee for 30 days or more, your landlord may stop reporting your complete and timely rental payments.

Tenant Written Election Form
Positive Rental Payment History Reporting

Instructions: Check the box below to indicate that you wish to opt into the positive rental payment history reporting. Sign and return to your landlord for reporting to take effect. You may return this form to your landlord either by the method by which this offer was delivered to you, First-class U.S. Mail, or any other return methods offered by your landlord.

One written election form must be submitted per person opting-in. If you are already enrolled in positive rent payment history reporting, you do not need to re-enroll. All adults on your lease can enroll in positive rental payment history reporting, but each person must opt-in themselves for the complete and timely rent payments to show up on their credit report. This means that you, as an individual, can enroll, and other tenants can come to their own decision about opting-in.

Important: Positive rental payment history reporting means your complete and timely rent payments will contribute to your credit report. The reporting **does not** include any instances in which you did not make a complete or timely rental payment. If you opt in, **only your complete and timely rent payments will be reported**. In most cases, it will take about 45-60 days for reported rent payments to appear on your credit report. Participating in positive rental payment history reporting is optional. You may opt in at any time. Additionally, you may stop reporting at any time. If you stop positive rental payment history reporting, you must wait at least six (6) months before reporting can be resumed.

☐ I elect to participate in positive rental payment history reporting.

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Printed Name Signature Date

Information about positive rental payment history reporting is available online at the Maryland Department of Housing and Community Development's Office of Tenant and Landlord Affairs website.

Tenant Opt-Out Form
Positive Rental Payment History Reporting

Instructions: Check the box below to indicate that you previously elected to participate in positive rental payment history reporting with your current landlord AND would like to stop reporting at this time. Sign and return to your landlord for positive rental payment history reporting to terminate. You may return this form to your landlord either by the method by which this offer was delivered to you, First-class U.S. Mail, or any other return methods offered by your landlord.

All adults on your lease can opt in and subsequently opt out of positive rental payment history reporting, but each person who previously enrolled in reporting must opt out themselves to stop your complete and timely rental payments from contributing to their credit report. This means that you, as an individual, can enroll and later opt out, and other tenants can come to their own decision about participating.

Important: Positive rental payment history reporting means your complete and timely rent payments will contribute to your credit report. The reporting **does not** include any instances in which you did not make a complete or timely rental payment. If you opt in, **only your complete and timely rent payments will be reported**. Participating in positive rental payment history reporting is optional. You may stop reporting at any time. If you stop positive rental payment history reporting, you must wait at least six (6) months before reporting can be resumed.

I previously opted into positive rental payment history reporting but no longer want to participate. I understand that I may not re-enroll in positive rental payment history reporting for six months from the date on this form.

Printed Name	Signature	Date

Information about positive rental payment history reporting is available online at the Maryland Department of Housing and Community Development's [Office of Tenant and Landlord Affairs website](#).