

EQUAL CREDIT OPPORTUNITY ACT NOTICE

Date: [Date]

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit]. After carefully reviewing your application and the information provided, we regret to inform you that we are unable to approve your request at this time for the following reason(s):

- [Reason 1]
- [Reason 2]

Disclosure of Use of Information Obtained from an Outside Source:

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Agency Name]

[Agency Address]

[Agency Phone Number]

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your credit. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from that agency, if you request it no later than 60 days after you receive this notice. If you find that any information in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

ECOA Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

[Regulatory Agency Name/Address]

Sincerely,

[Your Name/Company Name]

[Contact Information]