

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

[Name of Contact Person or Department]
[Lending Institution Name]
[Institution Address]

RE: Formal Grievance Regarding Age Discrimination - Application #[Loan Application Number]

Dear [Name of Contact Person or Department],

I am writing to formally lodge a grievance regarding the handling of my recent credit application for a [Type of Loan, e.g., Mortgage/Personal Loan]. I believe that my application was unfairly handled or denied based on my age, which is a violation of the Equal Credit Opportunity Act (ECOA).

The details of my grievance are as follows:

- I submitted my application on [Date].
- I received a notification of [Denial/Unfavorable Terms] on [Date].
- The specific reasons provided for this decision were [List reasons given by the lender].

I believe age was a determining factor because [State specific reasons, e.g., comments made by loan officers regarding retirement status, life expectancy, or the use of age-based scoring that penalizes older applicants].

Despite meeting the necessary credit score, income, and collateral requirements, I was treated differently than a younger applicant in similar financial circumstances would have been. Under the ECOA, creditors are prohibited from discriminating against applicants on the basis of age, provided the applicant has the capacity to enter into a binding contract.

I request a formal review of my application and a detailed written explanation justifying the decision in light of the protections afforded by the ECOA. I also request that you take corrective action regarding my application status.

I look forward to your response within [Number of days, e.g., 14] business days. If this matter is not resolved internally, I am prepared to escalate this complaint to the Consumer Financial Protection Bureau (CFPB) and other relevant regulatory bodies.

Sincerely,

[Your Signature]

[Your Printed Name]