[Date]

[Co-Signer Name]
[Co-Signer Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Loan Application for [Applicant Name]

Dear [Co-Signer Name],

Thank you for your recent application to act as a co-signer for [Applicant Name] regarding a [Type of Loan, e.g., Auto Loan/Personal Loan]. After carefully reviewing your application and credit information, we regret to inform you that we are unable to approve your request to serve as a co-signer at this time.

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

[Name of Credit Bureau]
[Address of Credit Bureau]
[Phone Number of Credit Bureau]

Please be advised that the consumer reporting agency played no part in our decision and is unable to provide you with the specific reasons why we have denied the application. Under the Fair Credit Reporting Act, you have the following rights:

- You have the right to obtain a free copy of your consumer report from the agency listed above if you request it within 60 days of receiving this notice.
- You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

The principal reasons for our credit denial are as follows:

- [Reason 1, e.g., Insufficient income for amount of credit requested]
- [Reason 2, e.g., Delinquent past or present credit obligations]
- [Reason 3, e.g., Credit score below required threshold]

Your credit score was used in our decision-making process:

Your Credit Score: [Score]
Date: [Date Score was Obtained]
Range of possible scores: [e.g., 300 - 850]

If you have any questions regarding this letter, please contact us at [Phone Number].

Sincerely,

[Your Name/Organization Name]
[Title]
[Contact Information]