

[Company Letterhead/Header]

[Date]

[Applicant Name]

[Business Name]

[Business Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Business Credit Facility Application

Dear [Applicant Name],

Thank you for your interest in establishing a business credit facility with [Lending Institution Name]. We have carefully reviewed your application and the supporting documentation provided.

At this time, we regret to inform you that we are unable to approve your request for a credit facility. This decision was reached due to discrepancies identified between the information provided in your application and the data obtained during our verification process.

Specifically, the inconsistencies were noted in the following area(s):

[Insert brief description of discrepancy, e.g., Financial Statement Validation / Business Registration Details / Credit Bureau Reporting]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the reporting agency if you request it within 60 days of receiving this notice. If your application was denied based on information from a credit bureau, the agency's contact information is listed below:

[Credit Bureau Name]

[Address]

[Phone Number]

Please note that the bureau played no part in our decision and is unable to provide specific reasons for the refusal. If you believe there are errors in your records or if you can provide additional documentation to clarify the discrepancies noted, you may contact our review department at [Phone Number] or [Email Address].

We appreciate the opportunity to review your application and wish your business continued success.

Sincerely,

[Name of Representative]
[Title]
[Lending Institution Name]