

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., employment, credit, or tenancy]. We regret to inform you that your application has been declined at this time.

Our decision was based in whole or in part on information contained in a consumer report provided by the following consumer reporting agency:

[Name of Agency]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Please be advised that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the decision was made.

Under the Fair Credit Reporting Act (FCRA), you have the following rights:

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

[Include specific reasons for denial if required by state law or internal policy, or include the credit score disclosure if applicable.]

Sincerely,

[Your Name/Company Name]
[Contact Information]