

**Date:** [Date]

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

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit]. After carefully reviewing your application, we regret to inform you that we are unable to approve your request 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:

[Consumer Reporting Agency Name]  
[Agency Address]  
[Agency Phone Number]

The consumer reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your credit. In evaluating your application, the following credit score was used:

- **Your Credit Score:** [Score]
- **Date of Score:** [Date]
- **Score Range:** [Low Score] to [High Score]

The key factors that adversely affected your credit score were:

- [Reason 1]
- [Reason 2]
- [Reason 3]
- [Reason 4]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency listed above if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report directly with the agency.

Sincerely,

[Your Company Name]  
[Your Department/Title]

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**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.