

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

City, State, Zip: [City, State, Zip]

Subject: Notice of Credit Decision

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit]. We regret to inform you that we are unable to approve your application at this time based on an automated review of your credit profile.

Our decision was based in whole or in part on information provided by a consumer reporting agency. The automated underwriting system identified that your credit score does not meet the minimum requirements for this specific product.

Credit Score Information:

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

Key Factors Affecting Your Score:

- [Factor 1]
- [Factor 2]
- [Factor 3]
- [Factor 4]

Your Rights:

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency listed below 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.

Consumer Reporting Agency Contact:

[Agency Name]

[Agency Address]

[Agency Phone Number]

[Agency Website]

Please note that the reporting agency played no part in our decision and is unable to provide you with the specific reasons why your application was denied.

Sincerely,

[Name of Financial Institution]

[Department Name]

[Contact Phone Number]