

[Date]

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

Subject: Notice of Decision Regarding Credit Reconsideration Request

Dear [Applicant Name],

Thank you for contacting us regarding the reconsideration of your recent credit application. We have carefully reviewed the additional information provided and performed a secondary assessment of your credit profile.

After a thorough review, we regret to inform you that we are unable to overturn our original decision. Your application remains declined at this time.

Our decision was based, in part, on the following factors derived from your credit report and financial history:

- [Factor 1: e.g., Insufficient credit history]
- [Factor 2: e.g., High debt-to-income ratio]
- [Factor 3: e.g., Recent instances of late payments]
- [Factor 4: e.g., Low credit score relative to product requirements]

The credit report used in this evaluation was provided by:

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

Under the Fair Credit Reporting Act (FCRA), you have the right to obtain a free copy of your credit report from this agency 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 contained in the report directly with the credit bureau.

Please note that the credit bureau did not make the decision to deny your request and is unable to provide specific reasons for our decision.

We appreciate your interest in our services and encourage you to reapply in the future should your financial circumstances change.

Sincerely,

[Name/Department]
[Company Name]