

[Date]

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

Subject: Notice of Credit Decision

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit]. After carefully reviewing your application and credit report, 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. The specific reason(s) for your credit rejection is:

- Delinquent account history (multiple late payments or past due accounts)
- Credit score below the required threshold

Your Credit Score Information:

Your Credit Score: [Score]
Date: [Date Score was Retrieved]
Scores range from a low of [Low Range] to a high of [High Range].

The key factors that adversely affected your credit score were:

- [Factor 1, e.g., Number of delinquent accounts]
- [Factor 2, e.g., Serious delinquency]
- [Factor 3, e.g., Length of time accounts have been established]

Consumer Reporting Agency Contact Information:

[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 supply specific reasons why we have denied your credit. Under the Fair Credit Reporting Act, 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 in the report.

Sincerely,

[Name of Financial Institution/Company]
[Department Name]
[Contact Phone Number]