

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding your personal loan pre-approval application

Dear [Applicant Name],

Thank you for your interest in a personal loan with [Company Name]. We have carefully reviewed your pre-approval application.

Regrettably, we are unable to approve your request at this time. Our decision was based on the following reason(s):

- Credit score does not meet the minimum requirements for this loan product.

Disclosure Regarding Your Credit Report

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau Phone Number]

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. You have a right under the Fair Credit Reporting Act 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.

Your credit score: [Score]

Date of score: [Date]

Range of possible scores: [Range]

Thank you for considering [Company Name] for your financial needs.

Sincerely,

[Sender Name]

[Company Name]