

**Date:** [Date]

**To:**

[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/Loan]. 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:

**Reason for Denial:** Recent bankruptcy filing appearing on your credit history.

**Reporting Agency Information:**

[Credit Bureau Name]

[Address]

[Phone Number]

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

Thank you for your interest in our services.

Sincerely,

[Name of Contact Person/Department]

[Company Name]