

[Date]

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

Subject: Notice of Decision Regarding Your Loan Application

Dear [Applicant Name],

Thank you for your recent application for an unsecured personal loan. We appreciate the opportunity to consider your request.

After a thorough review of your application, 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:

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

The specific reason(s) for your credit score rejection include:

- Credit score below the minimum requirement for this product.
- [Insert Additional Reason if applicable, e.g., Delinquent past or present credit obligations]
- [Insert Additional Reason if applicable, e.g., Insufficient credit history]

Your credit score as of [Date Score Was Pulled] was: [Insert Credit Score].

Please note that the consumer reporting agency did not make the decision to deny your application and is unable to provide the specific reasons why the credit was denied. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency listed above 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 Loan Officer/Department]
[Financial Institution Name]