

[Date]

[Applicant Name]

[Business Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action - Financing Application [Application Number]

Dear [Applicant Name],

Thank you for your interest in our agricultural equipment financing programs. We have carefully reviewed your application and the supporting financial documentation provided for the purchase of [Equipment Description].

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

- **Revenue Inconsistency:** The financial statements and tax records provided show significant fluctuations in annual revenue that do not align with our current credit policy requirements for stable cash flow.
- **Documentation Discrepancy:** There is a lack of verifiable alignment between the reported gross income on the application and the bank statements provided during the underwriting process.

Our credit 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. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency within 60 days of receiving this letter. You also have the right to dispute the accuracy or completeness of any information in the report.

We appreciate your interest in our services and wish you success in your agricultural operations. You may reapply for financing in the future should your financial documentation show more consistent revenue trends.

Sincerely,

[Officer Name]

[Title]

[Financial Institution Name]