

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Application for Technology Infrastructure Equipment Financing

Dear [Applicant Name],

Thank you for your recent application regarding the financing of technology infrastructure equipment. We have carefully reviewed your request and the supporting documentation provided.

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

**Unverifiable Income:** We were unable to sufficiently verify the income levels required to meet our lending criteria based on the documentation submitted.

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

[Consumer Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from that agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Thank you for considering us for your technology infrastructure needs. We wish you success in your future business endeavors.

Sincerely,

[Your Name/Company Representative]

[Company Name]

[Title]