

**Date:** [Date]

**Applicant Name:** [Applicant Name]

**Guarantor Name:** [Guarantor Name]

**Address:** [Guarantor Address]

**Subject: Notice of Adverse Action and Credit Rejection**

Dear [Guarantor Name],

Thank you for your recent application to act as a guarantor for [Applicant Name] regarding the lease or credit application for [Property Address/Account Number].

After reviewing your application and the credit report obtained, we regret to inform you that we are unable to accept you as a guarantor at this time. Our decision was based in whole or in part on information contained in a consumer report provided by the following agency:

**Consumer Reporting Agency:** [Agency Name]

**Address:** [Agency Address]

**Telephone:** [Agency Phone Number]

Please be advised that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the application was rejected.

Under the Fair Credit Reporting Act (FCRA), you have the following rights:

- You have the right to obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receiving this notice.
- You have the right to dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

**Credit Score Information (if applicable):**

Your Credit Score: [Score]

Date of Score: [Date]

Range of Possible Scores: [Min Score] to [Max Score]

Key factors that adversely affected your credit score: [List Factors]

Sincerely,

[Your Name/Company Name]

[Contact Information]