

[Date]

[Co-Signer Name]
[Co-Signer Address]
[City, State, Zip Code]

Dear [Co-Signer Name],

Thank you for your recent application to act as a co-signer for the loan request submitted by [Primary Applicant Name].

After reviewing the information provided in your application and your credit report, we regret to inform you that we are unable to approve your request to serve as a co-signer at this time. Our decision was based on the following factor(s):

- [Reason 1: e.g., Insufficient credit history]
- [Reason 2: e.g., High debt-to-income ratio]
- [Reason 3: e.g., Delinquent past or present credit obligations]

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]

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 by contacting the agency directly.

Please note that the agency played no part in our decision and is unable to supply specific reasons why we have declined your application.

Sincerely,

[Your Name/Department]
[Financial Institution Name]