

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

City, State, Zip: [City, State, Zip]

Dear [Applicant Name],

Thank you for your recent inquiry regarding pre-qualification for [Type of Credit/Loan]. We have carefully reviewed your request; however, we regret to inform you that we are unable to pre-qualify you for credit at this time.

Our decision was based in whole or in part on the following reason(s):

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

Disclosure of Use of Information Obtained from an Outside Source

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

Agency Name: [Credit Bureau Name]

Address: [Bureau Address]

Telephone: [Bureau Phone Number]

The consumer reporting agency did not make the decision to deny your request and is unable to provide you with the specific reasons why the request was denied. Under the Fair Credit Reporting Act, you have a right to obtain a free copy of your credit report from the agency listed above if you request it within 60 days of receipt of this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

Your Credit Score

We also obtained your credit score from this agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change over time.

- **Your Credit Score:** [Score]
- **Date:** [Date Score was Pulled]
- **Scores range from a low of:** [Low Range] **to a high of:** [High Range]

Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Sincerely,

[Sender Name]

[Company Name]

[Company Contact Information]