

Date: [Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Application: e.g., Credit/Employment/Tenancy]. We regret to inform you that your application has been declined at this time.

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

[Name of Consumer Reporting Agency]
[Address of Agency]
[Phone Number of Agency]

Please note 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 decision was made.

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 that you make your request within 60 days of receipt of this notice.
- You have the right to dispute the accuracy or completeness of any information contained in the report directly with the consumer reporting agency.

In addition to the report, the following factors contributed to our decision:

- [Reason 1]
- [Reason 2]

If you have any questions regarding this letter, please contact:

[Company Name]
[Company Phone Number]
[Company Address]

Sincerely,

[Sender Name/Department]
[Company Name]