

[Date]

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

Subject: Notification of Action Taken on VA Home Loan Application

Dear [Applicant Name],

Thank you for applying for a VA Home Loan with [Lending Institution Name]. We appreciate your service to our country and the opportunity to review your application.

After a careful review of your application and credit history, we regret to inform you that we are unable to approve your request for a mortgage loan at this time. Our decision was based on the following factor(s):

- Your credit score does not meet our minimum requirement for VA loan programs.

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

[Name of Credit Bureau]
[Address of Credit Bureau]
[Phone Number of Credit Bureau]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency listed above 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 directly with the credit reporting agency.

Please note that the creditor did not make the decision to deny your application based on any information provided by the Department of Veterans Affairs. Our decision was based on internal lending criteria regarding creditworthiness.

We encourage you to take steps to improve your credit score and invite you to re-apply in the future once your financial profile has changed. We wish you the best in your search for a home.

Sincerely,

[Loan Officer Name]
[Lending Institution Name]
[Contact Information]