

Date: [Date]

To: [Name of Financial Institution/Creditor]

Address: [Street Address]

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

Re: Notice of Rights Under the Equal Credit Opportunity Act (ECOA)

Dear [Name of Contact Person or Department],

I am writing regarding my application for credit dated [Date of Application] for [Type of Credit/Account Number if applicable].

Under the Equal Credit Opportunity Act (ECOA), 15 U.S.C. 1691 et seq., it is unlawful for any creditor to discriminate against any applicant, with respect to any aspect of a credit transaction, on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to 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.

Pursuant to my rights under the ECOA and Regulation B, I am requesting the following:

1. A specific statement of the reasons for the adverse action taken on my application, if such a statement has not already been provided in writing.
2. A copy of all appraisal reports and other written valuations developed in connection with my application for credit to be secured by a lien on a dwelling (if applicable under 15 U.S.C. 1691(e)).

Please provide this information within the timeframe required by law. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]