

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Loan Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit]. We regret to inform you that we are unable to approve your request at this time for the following reason(s):

- **Misrepresentation of Credit History:** Information provided on your application regarding previous credit derogatory events (such as bankruptcies, foreclosures, or judgments) did not match the records obtained during our verification process.

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

[Consumer Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

Please note that the consumer reporting agency did not make the decision to deny your application and is unable to provide the specific reasons why the adverse action was taken. Under the Fair Credit Reporting Act, you have the right to:

1. Obtain a free copy of your credit report from the agency listed above, provided you request it within 60 days of receiving this notice.
2. Dispute the accuracy or completeness of any information in the report directly with the credit reporting agency.

If you have any questions regarding this letter, please contact us at [Lender Phone Number].

Sincerely,

[Name of Financial Institution]

[Department Name]

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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; 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.