Date: [Date]

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

Application Number: [Application Number]

Subject: NOTICE OF ADVERSE ACTION - MORTGAGE INSURANCE DENIAL

Dear [Applicant Name],

Thank you for your recent application for private mortgage insurance (PMI). After careful review of your application and credit profile, we regret to inform you that we are unable to approve your request for mortgage insurance coverage at this time.

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

- **Presence of a past foreclosure record on your credit history.**

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. You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your request.

Consumer Reporting Agency Contact Information:
[Name of Credit Bureau]
[Address]
[Phone Number]
[Website Address]

You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

YOUR CREDIT SCORE AND INFORMATION

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

- **Your Credit Score:** [Score]
- **Date Score Calculated:** [Date]
- **Score Range:** Low of [Min Score] to High of [Max Score]

EQUAL CREDIT OPPORTUNITY ACT 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. The Federal agency that administers compliance with this law concerning this creditor is [Name of Regulatory Agency, Address].

Sincerely,

[Company Name]
[Department Name]
[Contact Phone Number]