Date: [Date]

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

Application Number: [Application Number]

Dear [Applicant Name],

Thank you for your recent application for private mortgage insurance. After a careful review of your application and the information provided, 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 recent bankruptcy filing.
- Insufficient time elapsed since the discharge or dismissal of bankruptcy.

Disclosure of Use of Information Obtained from an Outside Source

Our decision was based in part on information obtained in a report from the consumer reporting agency listed below. 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 Name]
[Agency Address]
[Agency Phone Number]

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.

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, City, State, Zip].

Sincerely,

[Name of Representative]
[Company Name]
[Contact Information]