

[Date]

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

Subject: Notice of Adverse Action Regarding Your Credit Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit/Loan]. We regret to inform you that we are unable to approve your request at this time.

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

- Your credit score does not meet the minimum requirement for this program.

Information About Your Credit Score

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your report changes.

- **Your Credit Score:** [Insert Score]
- **Date of Score:** [Insert Date]
- **Scores Range From:** [Insert Low Score] to [Insert High Score]
- **Credit Reporting Agency:** [Name of Agency]

Your Rights Under the Fair Credit Reporting Act (FCRA)

Our decision was based in part on information obtained in a report from the consumer reporting agency listed below:

[Consumer Reporting Agency Name]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Please note that the reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the action was taken.

You have a right under the Fair Credit Reporting Act to obtain a free copy of your credit report from the agency listed above if you request it no later than 60 days after you receive this notice. You also have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency directly.

Sincerely,

[Your Name/Company Name]
[Your Contact Information]