

[Date]

[Co-Signer Name]

[Co-Signer Address]

[City, State, Zip Code]

Re: Co-Signer Application for [Applicant Name]

Dear [Co-Signer Name],

Thank you for your interest in co-signing the lease application for [Applicant Name] regarding the property located at [Property Address].

After a careful review of your application and the supporting documentation provided, we regret to inform you that we are unable to accept your application as a co-signer at this time.

Our decision was based on the following reason(s):

- Inadequate income to meet the required rent-to-income ratio.
- Information contained in a consumer credit report.
- Insufficient employment history.
- Incomplete application or missing documentation.
- [Other Reason]

If your application was denied based on information obtained from a credit reporting agency, you have the right under the Fair Credit Reporting Act to obtain a free copy of your credit report within 60 days from the agency listed below:

[Name of Credit Reporting Agency]

[Address of Agency]

[Phone Number of Agency]

Please note that the reporting agency played no part in our decision and is unable to provide specific reasons why your application was denied.

Thank you for your time and interest.

Sincerely,

[Your Name/Property Manager Name]

[Company Name]

[Phone Number]