

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notification of Co-Signer Requirement

Dear [Applicant Name],

Thank you for your application regarding [Type of Application: e.g., Apartment Rental / Loan] for [Property Address or Account Number].

After reviewing your application materials and conducting a preliminary screening, we have determined that your application does not currently meet our independent [Credit / Income] requirements. To move forward with the approval process, we require a qualified co-signer to guarantee the terms of your [Lease / Agreement].

To be eligible, your co-signer must meet the following criteria:

- A minimum credit score of [Score].
- Monthly income of at least [Multiplier, e.g., 5x] the monthly [Rent / Payment].
- Must provide proof of residency and identification.

Please provide the contact information for your proposed co-signer by [Deadline Date]. We will then send them a separate application link and a Co-Signer Agreement form for their signature.

If you are unable to provide a co-signer by the date mentioned above, we will unfortunately be unable to proceed with your application at this time.

If you have any questions regarding this requirement, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]

[Your Title]