

Denial Letter (Consumer Sample)

Date

Person
Company
Address
City, State, Zip

Dear:

Thank you for your recent application to _____.

Regretfully, we are unable to approve your application at this time. The denial of your application was based upon the following reason(s):

- () Information contained in a consumer credit report obtained from: (See list below.)
- () Information obtained from a source other than a consumer reporting agency. (You have the right to disclose the nature of this information, if you make a written request to us within 60 days of receiving this letter. The Fair Credit Reporting Act requires that we respond to your request within a reasonable period of time, or within 30 days of receipt of your request to information received from an affiliate.)
- () Other (Explanation if applicable)

In evaluating your application, the following marked consumer reporting agency provided us with information that in whole or part influenced our decision. The consumer reporting agency did not make the decision to deny your application and cannot explain the reasons for the denial.

Equifax, PO Box 740256, Atlanta, GA 30374, 1.800.685.1111
Experian (NCAC), PO Box 2002, Allen, TX 75013, 1.888.397.3742
TransUnion, PO Box 2000, Chester, PA 19022, 1.800.888.4213

You have certain rights under Federal and State Law with respect to your credit report. You are entitled to a copy of your credit report from all three reporting agencies annually and can access (www.annualcreditreport.com) or calling 1.877.FACTACT. You have the right to directly dispute with the consumer reporting agency the accuracy and completeness of any information furnished by that agency.

Sincerely