**ADVERSE ACTION LETTER SAMPLE (CONSUMERS / BUSINESS OWNERS)**

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)

In evaluating your application, the 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.

You have certain rights under the Federal and State Law (FCRA §612) with respect to your credit report. You have a right to a free copy of your report from the credit reporting agency if you ask for it within 60 days. The consumer credit score, if a score was used.

You have a right to dispute the accuracy or completeness of any information provided by the credit reporting agency (FCRA §611).

( ) Information obtained from a source other than a consumer reporting agency.

If you were denied wholly or partly due to information from other than a reporting agency, and it is information covered by the FCRA (§615b) you have a right to discloser of the nature of this information that was relied upon by making a written request within 60 days of receiving the adverse action notice. The user must provide the disclosure within a reasonable period of time following the consumer’s written request.

( ) Other (Explanation if applicable) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***Reporting Agencies***

Equifax, PO Box 740256, Atlanta, GA 30374, 1-866-349-5191

Experian, PO Box 2002, Allen, TX 75013, 1-866-200-6020

Transunion, PO Box 2000, Chester, PA 19022, 1-877-322-8228

Sincerely,

*Please note: This sample and the information herein should not be construed as legal advice. Every effort has been made to assure this information is current as of the date of publication. This sample should not be used to replace the advice of your own legal counsel who can review your specific circumstances and provide you with advice tailored to the general circumstances and where required in individual cases.*