

# Credit Denial Appeal Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Credit Agency Name]

[Credit Agency Address]

[City, State, Zip Code]

Dear [Credit Agency or Lender's Name],

I am writing to formally appeal the denial of my credit application dated [Insert Date of Application]. I was informed that the decision was based on discrepancies found in my credit report, as per your correspondence dated [Insert Date of Denial Notice].

After reviewing my credit report, I have identified several inaccuracies that I believe have impacted my creditworthiness. Specifically, I request that the following items be re-evaluated:

- [Describe Discrepancy #1 and relevant details]
- [Describe Discrepancy #2 and relevant details]
- [Describe Discrepancy #3 and relevant details]

I have attached copies of supporting documents that corroborate my claims and demonstrate the inaccuracies present in my credit report.

In light of these discrepancies, I kindly ask for a reconsideration of my credit application. It is my belief that rectifying these inaccuracies will provide a more accurate portrayal of my credit history.

Thank you for your attention to this matter. I look forward to your prompt response regarding my appeal.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]