

Notice of Adverse Action

Date: [Insert Date]

Dear [Applicant's Name],

We regret to inform you that after conducting a review of your account/application, we are unable to approve your request for [specific action, e.g., credit, loan, account, etc.] based on the following reason(s):

- [Reason 1]
- [Reason 2]
- [Reason 3]

This decision was made based on information obtained from [name of consumer reporting agency or other sources]. In accordance with the Fair Credit Reporting Act, you have the right to request a free copy of your consumer report. You also have the right to dispute any inaccurate or incomplete information in your report.

Your consumer report can be obtained from:

[Name of Reporting Agency]

[Address]

[Phone Number]

[Website URL]

If you have questions regarding this action or wish to discuss it further, please contact us at [contact information].

We appreciate your understanding in this matter.

Sincerely,

[Your Name]

[Your Title]

[Company Name]