

[Your Company Name]

[Your Company Address]

[City, State, ZIP Code]

[Date]

[Applicant's Name]

[Applicant's Address]

[City, State, ZIP Code]

Adverse Action Notification

Dear [Applicant's Name],

We regret to inform you that your application for credit has been denied. This decision was based on information obtained from your credit report.

The name and contact information of the credit reporting agency that provided this information is as follows:

[Credit Reporting Agency Name]

[Agency Address]

[City, State, ZIP Code]

[Agency Phone Number]

Under the Fair Credit Reporting Act, you have the right to request a copy of your credit report as well as the right to dispute any inaccuracies in your report.

We encourage you to review your credit report and consider applying for credit again in the future.

Thank you for considering [Your Company Name]. If you have any questions or require further information, please feel free to contact us.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Contact Information]