

Risk-Based Pricing Disclosure

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

Thank you for applying for a loan with us. We appreciate your interest in our services. This letter is to inform you about the risk-based pricing decision made in relation to your loan application.

Based on the information we obtained from [Insert Credit Reporting Agency Name], your credit score was a significant factor in determining the interest rate for which you may qualify. Your credit score is [Insert Credit Score], which falls within the [Insert Range] range.

Your interest rate as outlined in the loan offer is [Insert Interest Rate]%. This rate reflects an assessment of your credit risk in relation to the overall market.

If you have any questions about this notice or wish to discuss the terms of your loan offer, please do not hesitate to contact us at [Insert Contact Information].

Thank you again for choosing us for your financial needs.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Address]

[City, State, Zip Code]

[Contact Information]