

## SAMPLE CONSUMER DENIAL LETTER

Date

[Applicant's Name]  
[Applicant's Address]  
[City, State, Zip]

Dear [Applicant's Name]:

This letter is to notify you that we have denied your application for **[e.g. Credit or Employment]** based upon the policies or criteria of our company, including information received from the below referenced consumer credit reporting agency. As part of our normal application process, we check the **[credit standing or background check]** of our applicants. You authorized us to obtain a consumer report. Based in whole or in part on the information in your consumer report we obtained, we are regretfully unable to approve your application at this time.

When a credit report is used in making the decision, the Fair Credit Reporting Act requires us to tell you where we obtained that report. The consumer reporting bureau that provided your credit report was **[Insert name & contact information]**.

That company may also have obtained information on you from one or more of the consumer reporting agencies whose names, addresses and phone numbers are listed below. They and the other agencies only provide information about your credit history. They took no part in making the decision, nor can they explain why the decision was made. The following (checked) consumer reporting agencies supplied your credit information:

- [ ] Experian Consumer Assistance Center, P. O. Box 2002, Allen, TX 75013 Tel. 866-200-6020
- [ ] Trans Union Consumer Relations, 2 Baldwin Place, P. O. Box 1000, Chester, PA 19022  
Tel. 800-888-4213
- [ ] Equifax Credit Information Service, P. O. Box 740241, Atlanta, GA 30374-2041  
Tel. 800-685-1111

You have the right to confirm the nature and scope of the information contained in the consumer report we received from **[insert name of consumer reporting agency]** by obtaining a free copy of the report from them no later than 60 days after you receive notice of this action. Further, you have the right to dispute the accuracy or completeness of the report with the consumer reporting agency.

You may also have additional rights under applicable credit reporting or consumer protection laws of your state. If you desire you may contact your state or local consumer protection agency or a state Attorney General's office.

If you have any questions concerning your application or the information set forth in this notification letter please contact **[insert company & contact information]**.

Thank you for your application and interest in our **[insert name of company]**.

Sincerely,

[Name]

[Title]

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the **[Insert name of federal and/or state agency]**.

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