

ADVERSE ACTION NOTICE

Date: _____

Dear _____,

Thank you, sincerely, applying for _____ with _____ . Regretfully, due to information obtained through a consumer report while processing your application, we are unable to approve your application at this time.

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute the accuracy or completeness of any of the said information the consumer reporting agency furnished us, for which you must contact them directly. Likewise, you are entitled by law to obtain the report used in this decision within sixty (60) days of this notice.

Your credit score _____ was used in the decision to reject your application. The credit score reported to us was: _____
_____ was not used in the decision to reject your application.

To obtain the consumer report you have the right to contact the consumer reporting agency directly via the following methods:

Consumer Reporting Agency: _____
Telephone: _____ (toll-free)
Mailing Address: _____

The consumer reporting agency which furnished the consumer report did not make the ultimate decision to deny your application and could not, by law, render any decision on a matter such as this under any circumstance.

Sincerely,

Print Name: _____

Position / Title: _____