

SAMPLE DENIAL LETTER

Dear _____

Thank you for your recent application to _____

Regretfully, we are unable to approve your application at this time. The denial of your application was based upon the following reason(s):

() Information contained in a consumer credit report obtained from: (See list below)

() Information obtained from a source other than a consumer reporting agency. (You have the right to disclosure of the nature of this information, if you make a written request to us within 60 days of receiving this letter. The Fair Credit Reporting Act requires that we will respond to your request within a reasonable period of time, or within 30 day of receipt of your request with respect to information received from an affiliate.)

() Other [Explanation if applicable]

In evaluating your application, the following marked consumer reporting agency provided us with information that in whole or part influenced our decision. The consumer reporting agency did not make the decision to deny your application and cannot explain the reasons for the denial.

Trans Union PO Box 1000 Chester PA 19016 800-888-4213 www.transunion.com

YOU HAVE CERTAIN RIGHTS UNDER FEDERAL AND STATE LAW WITH RESPECT TO YOUR CREDIT REPORT. IF YOU REQUEST A COPY OF THE INFORMATION IN YOUR CREDIT FILE FROM ANY OF THE CONSUMER REPORTING AGENCIES MARKED ABOVE, WITHIN 60 DAYS OF RECEIVING THIS DENIAL, YOU ARE ENTITLED TO A FREE COPY OF YOUR REPORT. YOU HAVE THE RIGHT TO DIRECTLY DISPUTE WITH THE CONSUMER REPORTING AGENCY THE ACCURACY AND COMPLETENESS OF ANY INFORMATION FURNISHED BY THAT AGENCY.

Authorized Signature _____