

[Date]

[Applicant Name]  
[Applicant Address]  
[City, State, ZIP]

Subject: Loan Application Decline and Adverse Action Notice

Dear [Applicant Name],

Thank you for submitting your application for a loan with [Institution Name]. We appreciate your interest in our services and the opportunity to consider your request.

After careful review of your application and supporting documentation, we regret to inform you that we are unable to approve your loan request at this time.

### **Reason(s) for Denial**

- [Reason 1: e.g., Insufficient credit history]
- [Reason 2: e.g., Debt-to-income ratio exceeding our guidelines]
- [Reason 3: e.g., Delinquent past accounts]

### **Adverse Action Notice**

This decision was based, in whole or in part, on information obtained from a consumer reporting agency. Please note:

- The consumer reporting agency played no part in our decision and cannot provide specific reasons for our action.
- You have the right, under the Fair Credit Reporting Act, to obtain a free copy of your credit report from the agency used, if you request it within 60 days of receiving this notice.
- You also have the right to dispute any information on the report that you believe is incomplete or inaccurate.

The consumer reporting agency we used is:

[Consumer Reporting Agency Name]  
[Address]  
[Phone Number]

### **How to Request Your Credit Report**

To obtain a copy of your credit report, please contact the agency listed above directly. If you find any inaccuracies, you have the right to contact the agency to dispute the information.

### **Need Assistance?**

If you would like to discuss this decision or have questions about your application, please contact us at [Contact Phone Number] or [Email Address]. We will be happy to provide more information or guidance on steps you can take to improve your eligibility for future credit.

Thank you again for considering [Institution Name]. We wish you success in your future financial endeavors.

Sincerely,  
[Lender Representative Name]  
[Title]  
[Institution Name]  
[Contact Information]