

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Credit Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., an apartment rental / a line of credit]. We regret to inform you that your application has been declined at this time.

Our decision was based, in whole or in part, on information obtained in a report from the consumer reporting agency listed below:

[Name of Credit Reporting Agency]
[Agency Address]
[Agency Phone Number]

Please note that the consumer reporting agency did not make the decision to decline your application and is unable to provide you with the specific reasons why the decision was made.

Under the Fair Credit Reporting Act, you have the following rights:

- You have the right to obtain a free copy of your consumer report from the agency listed above, provided that you request it within 60 days of receipt of this notice.
- You have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency directly.

If a credit score was used in our decision-making process, it is provided below:

Your Credit Score: [Score]
Date of Score: [Date]
Score Range: [e.g., 300 to 850]

Thank you for your interest.

Sincerely,

[Your Name/Company Name]
[Your Title]
[Contact Information]