{{client_name}}

{{client_address}} · {{client_city_state_zip}} · {{client_phone}}

ADVERSE ACTION NOTICE

{{notice_date}}

{{recipient_name}}
{{recipient_address}}
{{recipient_city_state_zip}}

RE: Application {{application_number}} received {{application_date}}

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Dear {{recipient_name}},

Thank you for your application to {{client_name}}. We are unable to approve it on the terms you applied for. This notice explains why, and what rights you have.

Principal reasons for our decision.

- {{adverse_reason_1}}
- {{adverse_reason_2}}
- {{adverse_reason_3}}

Our use of information from a consumer reporting agency.

Our decision was based in whole or in part on information from the consumer reporting agency below. That agency played no part in our decision and cannot give you the reasons for it. You have a right to a free copy of your report from that agency if you request it within {{report_request_days}} days of this notice, and to dispute the accuracy or completeness of any information in it.

Consumer reporting agency	{{cra_name}}
Address	{{cra_address}}
Telephone	{{cra_phone}}
Credit score used	{{credit_score}} (range {{score_range}}), obtained {{score_date}}
Key factors	{{score_factors}}

Notice of your rights.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to 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 administering compliance for this creditor is {{regulator_name}}, {{regulator_address}}.

If you believe any information we relied on is inaccurate, contact {{branch_name}} at {{branch_phone}}.

Sincerely,

{{signer_name}}
{{signer_title}}
{{client_name}}