April 9, 2021

Contact Name

Address

Address2

City, State/Province

Zip/Postal Code

**OBJECT: DENIAL OF CREDIT**

Dear [Contact name],

After careful consideration of your request for a [name of account applied for], we must regretfully advise you that we are unable to accommodate you at this time.

The decision to deny this credit is based on information contained in a credit report obtained from [company credit report obtained from]. You are entitled to receive a free copy of this report by contacting [address].

We are sorry for the inconvenience it may cause you. Please feel free to reapply after having corrected what is mentioned on your credit report.

Sincerely,

[YOUR NAME]

[YOUR TITLE]

[YOUR PHONE NUMBER]

[YOUREMAIL@YOURCOMPANY.COM]