[First Name] [Last Name]

[Street Address]

[City], [State] [Zip]

January 18, 2019

*sent certified and regular mail*

[Company Name]

[Company Street Address]

[Company City], [Company State] [Company Zip]

Re: Reasons for your credit decision.

Dear Sir/Madam:

I am responding to your letter informing me that you have taken adverse credit action against me. In your letter (attached) you said that I could request the reasons for the denial.

Please send me the reasons for your decision. Additionally, please send me a copy of the credit report that you used to deny my credit. Thank you for your help.

Sincerely,

[First Name] [Last Name]

enclosure

[First Name] [Last Name]

[Street Address]

[City], [State] [Zip]

[Company Name]

[Company Street Address]

[Company City], [Company State] [Company Zip]