Your First Name Your Last Name

Your Street Address

Your City, MI 00000

July 29, 2018

*sent certified and regular mail*

Creditor Name

Creditor Street Address

Creditor City, XX 00000

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,

Your First Name and Last Name

enclosure

Your First Name Your Last Name

Your Street Address

Your City, MI 00000

Creditor Name

Creditor Street Address

Creditor City, XX 00000