

Denial Letter

Date _____

Dear _____

We have denied your application based wholly or in part on information contained in a consumer credit report obtained from Trans Union. We are hereby informing you of certain information pursuant to the Fair Credit Reporting Act, 15 US 1681, et seq. as amended by the Consumer Reporting Reform Act of 1996 (Public Law 104-208, the Omnibus consolidated Appropriations Act for the Fiscal Year 1997, Title II Subtitle 1, Chapter 1).

The decision to deny the application was not made by the following agency and the agency can not explain why the decision was made.

TRANS UNION
2 BALDWIN PLACE
PO BOX 1000
CHESTER, PA 19022
1-800-888-4213

You have certain rights under federal law, as explained in more detail below. Pursuant to the FCRA, you have the right to obtain a copy of your credit report, dispute its accuracy, and provide a consumer statement describing your position if you dispute the credit report. If you believe your report is inaccurate or incomplete, you may call the consumer credit reporting agency at its toll free number listed above or send a letter to the addresses listed above.

Pursuant to Section 612 of the FCRA, you have the right to obtain a free copy of your consumer credit report from the consumer credit reporting agency listed above. You must request this report within 60 days of the date you received this letter.

Pursuant to Section 611 of the FCRA, if you dispute any of the information in your report, you have the right to put a statement of up to 100 words explaining your position into the report.

Sincerely,

Owner/Manager _____