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YOUR COMPANY NAME

Date:

Tuesday, September 18, 2018

Applicant's Name: IRENE, IMPOUND

Applicant's Address: 750 SUTHERLAND DR, 23
SAN FRANCISCO, CA 94001

Description of Account, Transaction, or Requested Credit:

Loan Application Number: **C-2**

Description of Action Taken:

Your request was carefully considered and we regret to inform you that we are unable to approve your application at this time for the reason(s) set forth below

Part I – Principal Reason(s) for Credit Denial, Termination, or Other Action Taken Concerning Credit

Part II – Disclosure of Use of Information Obtained from an Outside Source

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: TransUnion Consumer Relations
Address: 2 Baldwin Place, P.O. Box 1000, Chester, PA 19022
Toll-free telephone number: (800) 916-8800; www.transunion.com/myoptions

Name: Experian Consumer Relations
Address: P.O. Box 2002, Allen, TX 75013
Toll-free telephone number: (888) 397-3742; www.experian.com

Name: Equifax Consumer Relations
Address: P.O. Box 740241, Atlanta, GA 30374
Toll-free telephone number: (800) 685-1111; www.equifax.com/fcra

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your Credit Score: 0

Date:

Important Information continued on Reverse Side

Scores range from a low of 350 to a high of 850.

Key factors that adversely affected your credit score:

If you have any questions regarding this notice, you should contact:

Creditor's name: YOUR SERVICING COMPANY NAME

Creditor's address: 1234 Main St
South San Francisco, CA 94549

Creditor's telephone number: (800)-993-1839

Although we were unable to approve your request, you are eligible to reapply with a different cosigner. Applying with a creditworthy cosigner may improve your chances of approval. Please log into your online account or contact us at the phone number listed above to reapply with your new cosigner.

Notice: 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 enter into a binding 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 that administers compliance with this law concerning this creditor is: FDIC, Consumer Response Center, 1100 Walnut Street Box #11, Kansas City, MO, 64106