

Letter of Credit Denial

We recently received an application for the credit sale of a _____ by you and asked whether we would be prepared to accept your obligation if the transaction was completed. We must regretfully inform you that we were not agreeable to handling the proposed transaction due to the following reasons:

Our credit decision may have been based in whole or in part on information obtained in a report from a consumer reporting agency(s). You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. If information from a consumer reporting agency was obtained by us and used in our credit decision the agency contact information will be listed below. If a consumer reporting agency is provided below you may obtain a free copy of your credit report from the consumer credit reporting agency within 60 days from the date of our inquiry. You also have the right to dispute the accuracy or completeness of any information in your consumer credit report directly with the reporting agency.

Experian Inc
P.O. Box 2002
Allen, TX 75013-0036
(888) 397-3742

Trans Union Corporation
Baldwin Place
P.O. Box 1000
Chester
PA 19022
(800) 888-4213

Equifax Credit Information Services
P.O. Box 740241
(800) 685-1111
Atlanta, GA 30374-3200

We thank you for the opportunity to consider your request.
Sincerely,

EQUAL CREDIT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications 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 us is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.