

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