

## Client Name

Client Address  
Client City, Client State ClientZip  
Client\_webpage.com

TOLL FREE (800) 555-1212  
FAX (888) 555-1414

**December 18, 2003**

Credit Applicant  
101 Anywhere Street  
Anywhere, State 88888 - USA

### Dear Credit Applicant:

Thank you for your recent application with (Client Company). After a careful review of your credit history, we regret we are unable to approve your application. Your application has been declined for 1 or more of the following reasons:

- SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD FILED
- AMOUNT OWED ON DELINQUENT ACCOUNTS
- PORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH
- TIME SINCE DELINQUENCY

To receive a free copy of your credit report or to dispute an item, please contact the credit bureau below:

Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, Georgia 30374

Thanks again for your interest in (Client Company).

**Sincerely,**

**Bill B. Manager, President**  
[billbmanage@acmecreditdecision.com](mailto:billbmanage@acmecreditdecision.com)