

Date _____

Dear Applicant:

Thank you for your recent application. Your request for a loan was carefully considered, and we regret that we are unable to approve your application at this time, for the following reasons:

Your Income:

- _____ is below our minimum requirement.
- _____ is insufficient to sustain payments on the amount of credit requested
- _____ could not be verified.

Your Employment:

- _____ is not sufficient length to qualify.
- _____ could not be verified.

Your Credit History:

- _____ of making payments on time was not satisfactory.
- _____ could not be verified.

Your Application:

- _____ lacks a sufficient number of credit references.
- _____ lacks acceptable types of credit references.
- _____ reveals that current obligations are excessive in relation to income.

Other: _____

The consumer-reporting agency contacted that provided information that influenced our decision in whole or in part was:

_____	EQUIFAX	PO BOX 740241,	ATLANTA, GA 30374	(866) 238-8067	www.equifax.com
_____	EXPERIAN	PO BOX 9701	ALLEN, TX 75013	(866) 200-6020	www.experian.com
_____	TRANSUNION	PO BOX 2000,	CHESTER, PA 19022	(800) 916-8800	www.transunion.com

The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. You do, however, have a right under the Fair Credit Reporting Act to know the information contained in your credit file. 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. Any questions regarding such information should be directed to the consumer reporting agency selected above.

If you have any questions regarding this letter, you should contact us at :

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 the FDIC Atlanta Regional Office (404) 817-1300.

Please acknowledge your receipt of this Notice by signing below.

Applicant _____

Date _____