

Request for Credit Report After Denied Credit Application

Subject: Request for Free Credit Report Following Credit Denial

Dear [Credit Bureau Name] / To Whom It May Concern,

I recently applied for credit with [Creditor Name] and received a notice dated [Date] informing me that my application was denied based in part on information contained in my credit report from your agency.

Under the Fair Credit Reporting Act, I am entitled to receive a free copy of my credit report within 60 days of receiving an adverse action notice. I am writing to request my free credit report as allowed by law.

Please find my identifying information below:

Full Name: [Your Full Name]

Date of Birth: [MM/DD/YYYY]

Social Security Number: [XXX-XX-XXXX]

Current Address: [Your Complete Address]

Previous Address (if moved within 2 years): [Previous Address]

Please send my complete credit report to the address listed above at your earliest convenience. If you require any additional information to process this request, please contact me at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

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