

To Whom It May Concern,

Your company has denied me credit.

Please be advised that, pursuant to Section 615(b) of the Federal Fair Credit Reporting Act, I am entitled to request, and I hereby do so, a full disclosure of the factual information disclosed to you by persons other than Consumer Reporting Agencies, so that I may refute, challenge or dispute its accuracy.

Please take further notice that you are required to render such notification to me within a reasonable period of time. The Federal Trade Commission has defined such reasonable time as 30 days after you receive this request. Please send the information to the address stated below.

My personal information is as follows:

Full Name: _____

Social Security Number: _____ - _____ - _____

Date of Birth: _____

Current Address _____

Previous Address _____

Sincerely,

Signature

Date: _____