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Dear Sir or Madam:

I applied for credit card with you on _____, for _____. I was notified on _____, that my application had been denied.

Please advise if the adverse action was based in whole or in part on information contained in a consumer credit report or on information obtained from a source other than a consumer reporting agency. If the adverse action was based on information from a source other than a consumer reporting agency, please indicate the nature of the adverse information, such as my credit worthiness, credit standing, credit capacity, character, general reputation, or personal characteristics.

If you have requested an investigative report, please provide me with a complete and accurate description of the nature and scope of the investigation.

Your review of this matter is greatly appreciated. Please respond as soon as possible regarding the results of your review.

Please contact me at the above address if you have any questions or need additional information. I can also be contacted by phone at _____.

Sincerely,

_____

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