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**BORROWING MONEY**

**SAMPLE REQUEST FOR CREDIT REPORT  
IF YOU HAVE RECENTLY BEEN DENIED CREDIT**

Within 30 days of receipt of a credit application, the Fair Credit Reporting Act requires that a creditor notify an applicant of action taken on the application. If a creditor has declined to extend you credit, you are entitled to a statement of reasons for the denial. A creditor may, as a matter of policy, provide this along with the notification of action taken. Alternatively, a creditor may simply provide notification of denial and inform you that a statement of reasons for the denial will be provided upon a request (made within 60 days of receipt of the denial). The sample Request Letter, found below, may be used in this situation.

Send your request letter to the party that generated the credit report. This may be the creditor or a credit-reporting agency. Note that if a credit-reporting agency generated the report, the creditor must provide you with the name of the person or office that you need to contact to order the statement or reasons for denial.

Date: \_\_\_\_\_

TransUnion Corporation  
Consumer Disclosure Center  
P.O. Box 1000  
Chester, PA 19022

Equifax Information Service Center  
P.O. Box 105873  
Atlanta, GA 30348

Experian, Inc.  
P.O. Box 2002  
Allen, TX 75013

Re: Request for Credit Report

To Whom It May Concern:

I have recently been denied credit as a result of information contained on my credit report. Enclosed is a copy of that credit denial. Please send a copy of my credit report to me at my current address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

My social security number is \_\_\_\_\_. My birth date is \_\_\_\_\_.  
My current employer is \_\_\_\_\_.  
My previous employer was \_\_\_\_\_.  
I have lived at my current address for \_\_\_\_\_ years.  
My previous addresses during the last five years: \_\_\_\_\_.  
My spouse's name is \_\_\_\_\_.

Yours truly,

\_\_\_\_\_