

Date
Credit Agency
Address
City, State, Zip Code

Re: Request for Free Credit Report

Dear Sir or Madam,

According to the attached letter, which states that my credit application was denied, your credit bureau issued the report that was used for my credit evaluation.

The Fair Credit Reporting Act of 1970, 15 U.S.C. Section 1681g provides that the credit bureau forward me information which led to the denying of my credit application. According to the provisions of 15 U.S.C. Section 1681j, there should be no charge for this information.

Please send me my credit report to the address listed below. Additional information identifying my account is found on the attached letter, which indicates that I was denied credit.

Sincerely,

Your Name
Your Address
Your City, State and Zip Code
Your Social Security Number
Your Date of Birth
Previous Address
Employer
Spouse