

NOTICE OF ADVERSE ACTION

<Date>

<Applicant Name>

<Address>

<City, State ZIP>

Dear <Applicant>:

This letter is to inform you that your application for a loan to purchase a new or used vehicle at <Dealership> ("Dealership") unfortunately has been denied. This decision was based, either in whole or in part, on information provided to us in a *Consumer Credit Report* or *Investigative Report*.

You authorized the procurement of such a report as part of your application process. Further, the *Consumer Credit Report* was used only for purchasing a new or used automobile, and was prepared for us by a Consumer Reporting Agency ("CRA"). The CRA played no part in our decision, and is unable to specify the reasons why we have denied you.

You have the right under federal and/or state law to receive a copy of your *Consumer Credit Report* and to dispute the information contained in this report. To obtain a free copy of your report, please contact the credit bureau listed below directly. Your dispute request must be received no later than 60 days after the application. Further, if you wish to dispute the information in the report, please contact the CRA listed below directly. Thank you.

CRA:

700Credit, Inc./ScreeningOne
Attention: Applicant Services
P.O. BOX 3064
Manhattan Beach, CA 90266
Phone: (866) 273-3848

Credit Bureau:

Experian: 701 Experian Parkway, P.O. Box 2002 Allen, TX 75013 (888) 397-3742

TransUnion LLC: P.O. Box 2000 Chester, PA 19022-2000 (800) 916-8800