

## Explanation of Credit Rejection

**HMS, Inc.**

**1111 East Street - Hometown, USA**

**(111) 555-1111**

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[ Date]

[ AddresseeXX  
XXXXXXXXXXXX  
Theirtown, USA]

To: [ customer]

We have received your request for an explanation of why your application for credit dated \_\_\_\_\_, 20\_\_\_\_, was refused. Our decision was made based on the following information:

If you feel the information we received is inaccurate, please don't hesitate to contact us. We appreciate your patronage, and look forward to a continued positive business relationship.

Sincerely,

H.M. Smith