Date

Dear Sir/Madam,

I have been recently denied an application for [type of credit/loan], and as I do not have a credit report to validate my credit profile, I am requesting a copy. In accordance with the FCRA, I have the right to request a free copy of my credit report. My personal details are given below:

My Full Name:

My Birth Date:

My Social Security Number:

My Current address:

My Former address:

I am enclosing a copy of the credit denial letter, a photocopy of my driver's license as proof of my current address, and a copy of my Social Security Card. Please send me a copy of my credit report as soon as possible.

Sincerely,

Your Signature