

## **Credit Score Information**

To, \$Applicant\_First\_Name\$ \$Applicant\_Last\_Name\$ \$CoApp1\_First\_Name\$ \$CoApp1\_Last\_Name\$ \$CoApp2\_First\_Name\$ \$CoApp2\_Last\_Name\$ \$CoSigner1\_First\_Name\$ \$CoSigner1\_Last\_Name\$ \$CoSigner2\_First\_Name\$ \$Generated Date in "Mon DD, YYYY" format\$

\$Address Line 1 of Preferred Communication Address\$, \$Address Line 2 of Preferred Communication Address\$, [\$City of Preferred Communication Address \$], [\$State of Preferred Communication Address\$] [\$ZipCode of Preferred Communication Address \$] Helpful information regarding your credit score

Dear Sir/ Madam,

Thank you for your recent \$Business Product Name\$ application. You'll receive another letter to notify you of our decision shortly. Until then, we want to let you know that as a part of the application process, we recently received your credit score as determined by your credit history from a third-party credit bureau.

Your credit score is important because it provides us with an objective measure of your credit risk. And currently, your score of \$Bureau Credit Score in Assessment DS\$ suggests that you're working hard to use your credit responsibly.

However, your credit score is only one factor we consider during the application process. We may also take into account your debt-to-income ratio, which is the total of your monthly debt payments divided by your gross monthly income, as well as other financial health measures.

As you continue making your way toward your goals, we'd like to remind you that we're always here to lend a hand. Whether you want to talk financial strategy or simply see how we can assist in making things more manageable, we want to help you with smart ways to get to where you want to be.

Thank you again for you application and, of course, thank you for choosing \$Bank Name\$.

Sincerely, Loan Department \$Branch Name\$, \$Bank Name\$