

*Legal Note:* The Documents here are provided for your information and that of your immediate family only. You are not permitted to copy any document provided to you. Each of these Documents provided are intended as general assistance in simple legal matters only. No document is intended to be used for any item, transaction, or other matter, where the total value of the item, transaction or matter is worth more than \$ 5,000.00. You are not authorized to use any document for any transaction which is in excess of \$ 5,000.00 in value or is not a simple matter. As a guideline to the meaning of simple, consider the following: if you can complete the document without any questions, it is likely a simple matter. However, if you need to ask any questions, you should consult with your Plan attorney. Do not speculate about completion of the blanks in this matter.

The information provided in the documents, and the instructions provided with each document are not intended to constitute legal advice. These documents are intended to assist consumers in protecting themselves in certain simple transactions, without incurring expensive attorneys fees. If you need legal advice, Plan Attorneys will be happy to provide a free legal consultation, at no cost, to you as a Plan member. Understand that if you contact a Plan Attorney, he/she may not advise you as to how to complete your documents. They may only be retained to prepare documents for you which they deem to be proper in your situation.

Certain documents can be completed with either a pen or a typewriter, unless indicated otherwise in the specific instructions. **You should not make changes or alterations to any documents, once you have completed the document.** You must complete a new document fully, even if you wish to make any changes, even a small change. If you make any changes to a document, you cannot be sure that the change conforms to legal requirements. For example, changes to a will, in some circumstances, may void the entire will, even if you intended to make the changes. Thus, it is a safer practice to make a new document, if you intend to make any changes.

If there are blanks which are not used or which contain no information, place an X, or a line through the blank. This ensures that no person can make unauthorized modifications to a document, by simply completing the blanks, and changing the entire crux of the document.

Certain documents may require a notary. Notaries are certified by each state, and can only operate in the states in which they are licensed to operate. An invalid notary may invalidate your document. Notaries serve the purpose of verifying that the signature of the person signing the document, is in fact, the person claiming to have signed the document. Certain institutions require a notary, even when state law does not. Be sure to check with the parties with whom you are dealing to see if they will require a notary. Banks often require notaries.

If you believe that you must record a document, you should consult with a Plan Attorney. No document provided here is intended for recording, and any such document must be prepared by a Plan Attorney. We have not included certain documents, despite repeated requests, because these documents require the skill and expertise of an attorney. These include trusts, deeds, Mortgages, Escrow Agreements and other documents. Always consult a Plan Attorney before drafting one of these documents on your own.

**Request For Explanation of Denial of a Credit Application.** The following numbered instructions match the numbers under the blanks in the form:

- (1) Enter the date that you sign the request.
- (2) Enter the name and address of the lending institution to whom you are sending the request.
- (3) Enter the date the lender denied your application for credit, or granted the application for credit but raised the cost of the credit that you were trying to obtain.
- (4) Enter the type of application that you made. For instance, if you applied for a car loan, say, "application for an automobile loan".
- (5) Enter an explanation of exactly how the lender responded to your application. If the lender denied your application, say that. If the lender granted your application but increased the cost of the loan, say that.
- (6) Enter your full name. If you and your spouse are requesting an explanation of a denial of a joint credit application, each of you should prepare and sign a separate request.
- (7) Enter the full name of your spouse. If you do not have a spouse, put "none" here.
- (8) Enter the address(es) where you have lived for the last five years. Include the dates when you lived at each of those addresses.
- (9) Enter your social security number.
- (10) Enter you spouse's social security number. If you have no spouse, put "none" here.
- (11) Enter your date of birth.
- (12) Enter the name of your employer. If you are self-employed, put "self" in this blank. If you are unemployed, put "none" in this blank.
- (13) Enter the address of your employer. If you are self-employed, put the address of your business in this blank. If you are unemployed, put "not applicable" in this blank.
- (14) Enter your home telephone number, including the area code.
- (15) Enter your business telephone number, including the area code. If you have none, put "none" in this blank.
- (16) Enter the address where you want the information sent.
- (17) Sign your full name in front of the notary public.

The following items should be completed by the notary public:

- (18) Enter the state where the request is notarized.
- (19) Enter the county where the request is notarized.
- (20) Enter the name of the notary public.
- (21) Enter the date the request is signed.
- (22) Enter the signer's full name.
- (23,24,25) Enter the day, month, and year that the request is notarized.
- (26) The notary public should sign here.
- (27) The notary public should enter his or her commission expiration date.
- (28) The notary public should affix his or her seal to this request.

# Request for Explanation of Denial of a Credit Application

Date: \_\_\_\_\_  
(1)

To: \_\_\_\_\_  
(2)  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sirs:  
On \_\_\_\_\_, you responded to my  
(3)

\_\_\_\_\_  
(4)

as follows: \_\_\_\_\_  
(5)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

I hereby exercise my rights under federal law to request that you provide me with the complete and accurate reasons for this action.

I request that you tell me the nature and sources of any information about me that you received from anyone other than a credit reporting agency. I also request that you tell me the nature and scope of any investigation of me that you requested.

My full name is \_\_\_\_\_.  
(6)

My spouse's name is \_\_\_\_\_.  
(7)

My addresses for the last five years and the dates when I lived at each are:

\_\_\_\_\_  
(8)  
\_\_\_\_\_  
\_\_\_\_\_

My social security number is \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_. My spouse's social  
security number is \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_. My date of birth is \_\_\_\_\_.

My present employer is \_\_\_\_\_.

My home telephone number is ( ) \_\_\_\_\_.

Please send the above information to \_\_\_\_\_.

Sincerely,

STATE OF \_\_\_\_\_ )  
(18)

) ss

COUNTY \_\_\_\_\_ )  
(19)

I, \_\_\_\_\_,  
(20)

a resident of and notary public in and for the state and county named above, who am duly  
commissioned and sworn and legally authorized to administer oaths and affirmations,  
hereby certify that on \_\_\_\_\_,  
(21)

\_\_\_\_\_,  
(22)

who is known to me personally to be the person who signed the above request for  
explanation of denial of a credit application, appeared before me and, after being first

duly sworn by me, swore on his/her oath to the truth of the facts contained in the above document, and signed and acknowledged the document in my presence, of his/her own free will, and for the purposes explained in the document.

\_\_\_\_\_  
Notary Public (26)

(SEAL)  
(28)

My Commission Expires: \_\_\_\_\_  
(27)