**Letter Requesting Reconsideration of Denial of Credit**

Getting a loan is not so easy and simple. At times, you may have to face a denial because of various reasons. But you must take care of all the problem areas so that you can put up a request for reconsideration. Learn to write a formal letter requesting reconsideration of denial of credit in a pleasant and professional manner so that you can impress the financial institutions.

Use this professionally drafted sample to use as a basis for creating a personalized request letter asking the bank to reconsider credit denial.

**Forma for Letter Requesting Reconsideration of Denial of Credit**

B 42 Herman Street  
California

June 21, 2014

James Jackson

1234 Richmond Apartments

California

Dear Sir,

It is to bring to your notice that last month my application for a line of credit was denied because of an unhealthy credit report. After this, I had received a copy of my credit report and I came across lots of errors and identified several items which were wrong.

There are 5 entries of outward return of cheques which are wrong and have now been corrected after I brought these problems to the notice of the credit reporting agency. These charges and entries have been deleted from my credit report as they were incorrect.

I, therefore, request you to please reconsider my credit application based on my correct credit report. In case, you need any additional information from my end regarding the same, please feel free to give me a call at 121-23456. I look forward to hear from you.

Thanking you.

Regards,

Albert Thomson