Date:

Your Name

Your Address

Company Name

Company Address

RE: Adverse Action

#### **Dear** COMPANYS NAME**,**

I, the consumer and natural person, was denied credit by **COMPANY NAME** when I applied for a **WHATEVER YOU APPLIED FOR.**

Adverse action against a consumer is **AGAINST THE LAW** according to the Equal Credit Opportunity Act which is codified in 15 U.S.C 1691c and is pursuant to civil liability under 15 U.S.C 1692k.

You are subject to criminally liability for violating 15 U.S.C

1691 as I have proof that i was discriminated against by **COMPANY NAME** due to the response I received.

**COMPANYS NAME** is in violation of 15 U.S. Code 1642,

U.S.C 1681m and 12 cfr 1002 because I, the consumer, made an application in good faith, but credit was not issued.

Furthermore, because my social security number(credit card) was used and i received **NO** benefit. This is proof of fraudulent activity (**unauthorized use of credit card**) on

behalf of **COMPANYS NAME**

If **COMPNAYS NAME** fails to make any reasonable procedures to resolve this matter and compensate me for the use of my credit card I will indeed make **COMPANYS NAME** criminally and civilly liable for all actual damages pursuant to 15 USC 1681n and 15 USC 1681o.

 I will also follow up with an invoice for said violations ( {$10000.00} per violation).

Thank you,

**Last:First-Middle** / [Agent/Beneficiary]

Without Prejudice, All Natural Inalienable Rights Reserved