

## Sample Denial Letter (Innovative Changes)

Innovative Changes  
2010 Lloyd Center  
Portland, OR 97232



<<Client Name>>  
<<Address Line 1>>  
<<Address Line 2>>

<<DATE>>

**Ref: Loan Application dated <<DATE>>**

Dear <<Mr./Ms. Client Last Name>>,

Thank you for your interest in the Innovative Changes' (IC\$) Loan program. We regret to inform you that we are unable to offer you a loan at this time:

- Insufficient proof of income for at least **one (1)/ three (3)/six(6)** full calendar month(s) prior to date of the application.
- No bank statement in your name and with your current address covering the 30 day period prior to submission of the application.
  - Bank account is overdrawn.
- No form of government issued photo ID or Mexican Matricula Card available.
- No verifiable history of either steady residence for a period of six months prior to application date.
- No verifiable proof of steady income for the upcoming six months
- Insufficient proof of Oregon residency.
- Bankruptcy pending or discharged in past 180 days.
- Credit report contains a civil judgment filed within the past 180 days.
- Credit report, income history, or bank statements show current garnishment.
- No show for two or more appointments without prior notice

Dates: \_\_\_\_\_ and \_\_\_\_\_

Please know that although we cannot provide you with a loan at this time, you are still eligible to participate in our individual coaching and financial education programs. To set up an appointment, please call us at (503)-249-5205. You may be eligible to apply for a loan in the future if the checked criteria above has been resolved.

Here are some ideas and resource for finding extra funds:

- Contact a service provider to inquire about assistance programs and payment options
- Visit a food bank: Oregon Food Bank has a local food bank locator on the website: <http://www.oregonfoodbank.org/>, 503-282-0555
- Call 211 for updating contact information of community resources
- Look for something to cut in your budget
- Sell something that you don't use anymore

Don't hesitate to contact us with questions or additional information on community resources.

We wish you the best of luck in your future endeavors.

Sincerely,

Nancy Yuill  
Executive Director

**If you wish to appeal this decision, please submit your appeal in writing to:**

Nancy Yuill, Executive Director  
Innovative Changes  
2010 Lloyd Center  
Portland, OR 97232  
[nancy@innovativechanges.org](mailto:nancy@innovativechanges.org)

**What will happen next?**

1. We will contact you by phone or email to acknowledge receipt of your complaint within three (3) business days of receiving it.
2. We will investigate your appeal.
3. Following our investigation, we will contact you in writing to inform you of the results of our investigation, and any action steps that may be taken to resolve your appeal. We will send you this response within seven (7) business days of acknowledging your appeal.
4. In some cases, we may also invite you to a meeting to discuss and hopefully resolve your appeal.
5. Following our written reply, a meeting, or both, if you are still not satisfied, you should contact us again and we will convene our Customer Complaint Committee to address your appeal.
6. The decisions made by the Customer Complaint Committee will reflect our final position on the matter, unless we specify otherwise.
7. If you are still not satisfied, you can then contact the Division of Finance and Corporate Securities of the Oregon Department of Consumer and Business Services at (866) 814-6710. If we have to change any of the timelines above, we will let you know and explain why.