Dear Client,  
  
This is regarding your credit application filed last [Insert Date]. After careful consideration we regret to inform you that we cannot process your application at this time. The credit reference agencies have declined.   
  
Let me assure you that you can reapply for a credit re-evaluation after 3 months.

In order to proceed with your project please contact Administrative Services to arrange an initial fixed price project  which can be transitioned to a credit model in due course.

We are committed to providing you and all of our clients with the highest standards of service in the industry.

If you have any questions please don't hesitate to call me.

Kind Regards,

Clarissa Riordan.   
Administrative Services, Razormind.

Razormind.

"Razormind" is a trading name of Razormind Limited.

This Company is registered in the UK under company number 08097903.

Registered office: 7 Drayfields, Manchester, M437ET.