



Date

Name  
Address 1  
Address 2  
City, State Zip

Borrower Account Number:  
Student Name:  
School Name:

Dear \_\_\_\_\_,

We have carefully reviewed your application for a Direct PLUS Loan, and we regret to inform you that we are unable to approve your application at this time. Our decision was based on adverse credit information obtained in a credit report from:

TRANS UNION CORPORATION  
2 BALDWIN PLACE  
CHESTER, PA 19022  
(800)888-4213

The specific reason(s) is (are):

WAGE GARNISHMENT WITHIN LAST 5 YEARS  
COUNTY/STATE/FEDERAL GOVERNEMENT TAX LIEN WITHIN LAST 5 YEARS

You have the right under the FAIR CREDIT REPORTING ACT to obtain the information in your credit file free of charge from the consumer reporting agency listed above. If you believe that this adverse credit history is incorrect, you may contact the consumer reporting agency to correct the information. The Customer Service Center cannot change any credit information obtained from a consumer reporting agency. If the information is corrected, you may contact the Customer Service Center and request that your application be reprocessed.

If you believe that extenuating circumstances should be considered in evaluating your credit history, you may send documentation directly to the Applicant Services Department explaining your situation. Include copies of current loan statements, updated credit reports, statements from creditors confirming that you have made satisfactory agreements to repay the debt, or your personal explanation of your unique circumstances.

You may also qualify for a Direct PLUS Loan if you obtain an eligible endorser. An eligible endorser is someone who does not have adverse credit history and agrees to repay the loan if you do not. An endorser application is included for your convenience. If you choose to obtain an endorser, this application must be completed and returned to the Applicant Services Department.

If you do not obtain an endorser and decide not to pursue obtaining a Direct PLUS Loan, please contact the school's financial aid office immediately so that your records can be updated. The school's financial aid administrator can also give you information about the possibility of obtaining other types of financial aid.

If you have any questions regarding our decision, or the information above, the Customer Service Center is available to assist you from 8:00 AM to 8:00 PM, Eastern Time, Monday through Friday. We can be reached, toll-free, at 1-800-557-7394. The hearing impaired toll-free TDD number is 1-877-461-7010.

Please address all correspondence to:

U.S. Department of Education  
Applicant Services  
P.O. Box 5691  
Montgomery, AL 36103-5691

SAMPLE

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