Thank you for your recent application for a Doe credit card.

Unfortunately, you do not meet our current criteria for credit approval. First, you must be employed for at least one year before we can approve your application. Second, your credit report reveals a couple of delinquent accounts.

If you feel that you have information that will make a difference in these two considerations, please write us at:

**Credit Department**

**Doe Corporation**

**1600 Main Street**

**Springfield, Kansas 12346**

In any case, we invite you to reapply after you have been with your current employer for more than a year and after your delinquent accounts are in order.