



Daim Ntawv Keeb Kwm Tiv Nqi

Credit Reports

Txhua tus neeg nyob hauv US muaj feem txais daim credit report pub dawb txhua xyoo ntawm www.AnnualCreditReport.com.

Daim ntawv keeb kwm tiv nqi yog dabtsi?

Daim ntawv keeb kwm tiv nqi ua los ntawm cov tuam txhab hu ua tuam txhab ua ntawv keeb kwm tiv nqi. Lawv khaws cov ntawv sau txog koj qhov keeb kwm them nuj nqi thiab qiv nyiaj. Yog ib qhov chaw muag tsheb, tuam txhab ceev nyiaj, tus tswv tsev, tuam txhab “credit card”, lossis cov lag luam xav ua lag luam nrog koj, lawv yuav tau daim ntawv keeb kwm tiv nqi los ntawm cov tuam txhab ua ntawv keeb kwm tiv nqi, los saib tias koj puas yog ib tus neeg zoo tsim nyog qiv nyiaj rau. Muaj ib co chaw ua haujlwm kuaj koj qhov keeb kwm tiv nqi thaum koj mus tso npe nrhiav haujlwm ua.

Nws yog ib lub tswv yim zoo mus kuaj koj daim ntawv keeb kwm tiv nqi kom paub tias nws thwj. Yog muaj tej yam tsis thwj nyob rau hauv koj daim ntawv keeb kwm, nws yuav nyuaj rau koj mus xauj chav tsev kem lossis nrhiav haujlwm.

Lawv yuav tsum qhia koj yog lawv siv koj daim ntawv keeb kwm los tawm tsam koj. Leej twg yog siv daim ntawv keeb kwm tiv nqi los tawm tsam koj – piv txwv, tsis kam xauj ib chav tsev kem, muab haujlwm, lossis qiv nyiaj – yuav tsum sau tuaj qhia koj lub npe, chaw nyob, thiab xov tooj ntawm lub tuam txhab uas ua daim ntawv keeb kwm.



Kuv puas muaj feem tau ib daim ntawv luam txog kuv qhov keeb kwm tiv nqi?

Txoj cai hais tias koj muaj feem muab tau ib daim credit report ib zaug twg 12 lub hlis los ntawm 3 lub tuam txhab qhia txog credit. Tiamsis, txij thaum Covid, 3 lub tuam txhab ntawd cia koj muab ib daim credit report dawb ntau zaus dua---ib limtiam ib zaug.

Nws kuj muaj tej cov sijhawm uas koj muaj feem muab tau koj daim credit report dawb vim muaj tej yam dabtsi tshwm sim lawm. Koj muaj feem muab ib daim ntawv dawb ntxiv yog hais tias:

- yog leej twg tau siv nws tawm tsam koj 60 hnuv dhau los, lossis
- koj tsis ua haujlwm thiab npaj yuav mus nrhiav haujlwm li ntawm 60 hnuv, lossis
- koj tau nyiaj pab los ntawm tsoomfwv, xws li MFIP, SSI, GA, MA, lossis nyiaj muas noj, lossis koj daim ntawv report tsis yog lawm vim kev dag, suav neeg nyiaj dag tias yog koj tibsi. 3 lub tuam txhab loj ua daim ntawv keeb kwm tiv nqi yog Equifax, Experian, thiab

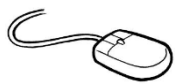
Trans Union. Lawv muaj ib lub vassab nyob nruab nrab, tus xovtooj hu dawb, thiab ib qho chaw nyob koj xa ntawv mus es koj thiaj li tau koj daim ntawv report yoojyim. Koj muaj feem thov koj daim ntawv raws li txoj kev uas yoojyim tshaj rau koj.

- **Koj nug tau hauv online** ntawm www.annualcreditreport.com. Ua hauv online yog qhov ceev tshaj. Koj tau koj daim ntawv keeb kwm tam sim ntawd. Koj kuj luam tawm tau ib daim ntawv los sau thiab xa rov mus.
- **Koj hu tau** 1(877) 322-8228 mus qhia koj chaw nyob hauv xov tooj thiab lawv mam xa koj daim ntawv keeb kwm rau koj.
- **Koj sau tau ib tsab ntawv xa mus thov.** Sau ib tsab ntawv lossis siv daim ntawv “Free Credit Report Request” txuas nrog. Nco ntsoov sau tag nrog koj lub npe, chaw nyob, social security naj npawb, thiab koj lub hnuv yug. Xa koj daim ntawv tiav lossis tsab ntawv mua rau:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

Lossis koj mus [tsim a qhov Create a Credit Report Request daim ntawv online](#). *(lus Askiv xwb)*

Mus rau www.lawhelpmn.org/forms.



- Saib hauv qab “Debts, Fees & Deposits”
- Nias rau “Credit Report Request”

Nco ntsoov: Koj daim ntawv credit report muaj khoom ntiag tug txog koj. Yog koj siv ib lub computer uas pejxeem siv, ua zoo xyuas es muab koj cov ntaub ntawv lwv thaum koj uas tiav lawm kom tiv thaiv tib neeg nyiag koj cov ntaub ntawv dag ua koj. Nug tus neeg “librarian” ua haujlwm hauv lossis ib tug neeg koj ntseeg siab yog koj tsis paub ua qhov no.



Nws yog qhov zoo tshaj kom mus muab ib daim ntawv luam los ntawm tag nrho 3 lub tuam txhab qhia keeb kwm tiv nqi kom paub meej tias cov ntaub ntawv muaj tseeb. Qhov no tseem ceeb vim tej zaum ib lub tuam txhab muaj ntaub ntawv qhiv txawv ntawm lwm lub. Nco ntsoov sau hauv daim ntawv teb lossis tsab ntawv yog koj xav tau ib daim ntawv keeb kwm los ntawm tag nrho 3 lub tuam txhab qhia keeb kwm tiv nqi.

Annual Credit Report Services yog txoj hauv kev zoo tshaj plaws mus muab koj daim ntawv keeb kwm tiv nqi dawb. Cov tuam txhab ua ntawv keeb kwm tiv nqi pub dawb cov ntawv keeb kwm, tab sis lawv kuj muag khoom qhia txog keeb kwm tiv nqi thiab. Tej zaum nws yuav nyuaj tsis to taub qhov koj nug txog, thiab tej zaum koj yuav tej yam koj tsis toob kas. Tshwj xeeb tshaj yog lub tuam txhab qhia keeb kwm tiv nqi sau tus naj npawb ntawm koj daim “credit card” los ua pov thawj tias yog koj. Lwm lub tuam txhab kuj hais tias lawv yuav pab koj daim ntawv keeb kwm tiv nqi tab sis lawv dag ntxias lossis xav nyiag koj cov keeb kwm tiv nqi.

Kuv yuav ua li cas thiaj li kho tau ib qhov yuam kev nyob hauv kuv daim ntawv keeb kwm tiv nqi?

Muaj yuam kev ntau heev nyob hauv cov ntawv keeb kwm tiv nqi. Yog koj nrhiav tau ib qhov yuam kev hauv koj daim, ua li no:

1. Sau ntawv mus tiv tauj cov tuam txhab qhia daim ntawv keeb kwm tiv nqi, hu xov tooj lossis qhia txog qhov yuam kev hauv lawv lub vassab. Qhia lawv qhov yuam kev yog dabtsi.
2. Muab tag nrho cov ntaub ntawv koj muab tau xws li qhov chaw koj tiv nyiaj rau lub npe, tus askhauj naj npawb, thiab vim li cas daim ntawv hos yuam kev. Txhua lub tuam txhab qhia daim ntawv keeb kwm muaj ib daim ntawv toob kas mus nrhiav koj tus askhauj, yog li ntawd nco ntsoov teb cov lus kom meej.
3. Yog koj tab tom muaj lus sib cav nrog ib lub lag luam, qhia rau lub tuam txhab ua daim ntawv keeb kwm tiv nqi thiab kom lawv sau tias tseem muaj lus sib cav nyob rau koj diam ntawv keeb kwm tiv nqi.
4. Yog koj xa daim ntawv sib cav, luam daim ntawv keeb kwm tiv nqi xa mus nrog koj tsab ntawv. Kos lub voj voog rau qhov yuam kev, thiab sau rau ntawm ib sab, "Thov Tshem Tawm." Luam daim ntawv keeb kwm tseg cia rau koj.
5. Xa lwm cov ntaub ntawv ua pab qhia ntxiv txog qhov teeb meem ntawd.
6. Sau hnuv tim rau koj tsab ntawv lossis sau cia hnuv koj hu. Yog koj ua hauv online khaws ib daim ntawv lees paub lossis lwm yam pov thawj cia. Nco ntsoov khaws ib daim ntawv keeb kwm tiv nqi luam cia thiab koj tsab ntawv cia rau koj.
7. **Thiab, xa tsab ntawv thiab daim ntawv keeb kwm tiv nqi mus rau qhov chaw koj tiv nyiaj rau/lag luam uas tau muab cov ntaub ntawv yuam kev thiab nug kom lawv tsum tsis txhob qhia cov ntaub ntawv tsis yog txog koj.** Muab piv txwv, yog daim ntawv keeb kwm tiv nqi qhia tias koj tiv nyiaj rau Smith Department Store, tab sis koj tsis tiv nyiaj, sau ntawv mus rau lub tuam txhab ua daim ntawv keeb kwm tiv nqi **thiab** sau ntawv mus rau Smith Department Store. Tej zaum lawv yuav pom zoo nres tsis txhob qhia ntxiv lawm. Tej zaum lawv yuav xa ib tsab ntawv rau koj hais tias lawv ua yuam kev. Ces koj xa tau lawv tsab ntawv mus rau lub tuam txhab ua daim ntawv keeb kwm tiv nqi, kom lawv kho koj daim ntawv keeb kwm tiv nqi.



Yog lub tuam txhab **tsis** pom zoo tias lawv ua yuam kev cov nyiaj tiv yuav nyob rau koj diam ntawv keeb kwm tiv nqi. Tab sis nws yuam tsum qhia hauv koj daim ntawv keeb kwm tias koj tsis txuas siab txog qhov nyiaj tiv ntawm. Xa ib tsab nawv muaj 100 lo lus lossis tsawg dua rau lub tuam txhab ua daim ntawv keeb kwm tiv nqi kom lawv muab qhov ntawm tso hauv koj daim ntawv keeb kwm.

Dab tsi yuav tshwm sim tom qab kuv xa daim ntawv kho mus?

- Lub tuam txhab ua daim ntawv keeb kwm tiv nqi yuav tsum kuaj koj cov lus hais tias yuam kev, feem ntau ua ntej 30 hnuv. Lawv mam tiv tauj lub tuam txhab lossis tus neeg muab cov ntaub ntawv – piv txwv, tus tswv tsev qub lossis qhov chaw koj tiv nyiaj rau. Lub tuam txhab lossis tus neeg yuav tsum kuaj koj cov puav pheej thiab teb lus rov qab rau lub tuam txhab ua daim ntawv keeb kwm tiv nqi. Lub tuam txhab ua daim ntawv keeb kwm tiv nqi yuav tsum sau ib daim ntawv tuaj qhia txog qhov tshawb nrhiav. Yog lawv kho koj daim ntawv keeb kwm, lawv yuav tsum luam ib daim ntawv keeb kwm tshiab rau koj.
- Koj daim ntawv keeb kwm tiv nqi sau tag nrho cov npe lag luam uas tau txais cov ntawv keeb kwm 6 lub hli dhau tas los. Yog koj kho cov yuam kev, koj muaj feem thov lub tuam txhab ua daim ntawv keeb kwm tiv nqi kom lawv xa daim ntawv tshiab rau tag nhro cov ua tau txais daim ntawv muaj cov yuam kev hauv.
- Yog lub tuam txhab ua daim ntawv keeb kwm tiv nqi tsis kam tshem tawm ib yam tsis tiav lossis yuam kev, koj xa tau ib daim ntawv tsis pub dhau 100 lo lus qhia koj sab. Qhov chaw ua haujlwm yuav tsum muab daim ntawv qhia tag nrho rau cov ntawv keeb kwm yav tom ntej.



Yog lub tuam txhab ua daim ntawv keeb kwm tiv nqi lossis lub tuam txhab qhia koj cov ntaub ntawv tsis ua raws cov cai no, tiv tauj Consumer Finance Protection Bureau (CFBP) hauv lawv lub vassab, xov tooj lossis xa ntawv mus rau:

CFBP
P.O. Box 27170
Washington DC 20038

(855) 411-2372

www.consumerfinance.gov/complaint

Cim cia: Txhua zaus cov tuam txhab uas qhia ntaub ntawv rau cov tuam txhab ua daim ntawv keeb kwm tiv nqi kuaj tshawb nrhiav tsis zoo. Tshwj xeeb tshaj yog thaum lub tuam txhab yog qhov chaw sau nuj nqi lossis yuav cov nuj nqis ntawm tus tswv qiv nyiaj qub. CFPB yuav tsum tau ib lo lus teb ntawm lub tuam txhab koj tsis txaus siab nrog thiab sau qhia hauv lawv lub vassab txog qhov koj tsis txaus siab txog thiab lo lus teb los ntawm lub tuam txhab. Tej zaum CFPB yuav mus tshawb nrhiav thiab nplua cov tuam txhab uas tsis ua raws kev cai vim koj qhov tsis txaus siab. **Cov nuj nqi tsis zoo nyob ntev npaum li cas hauv kuv daim ntawv keeb kwm tiv nqi.**

Cov nuj nqi tsis zoo nyob ntev npaum li cas hauv kuv daim ntawv keeb kwm tiv nqi?

Feem ntau, nyob 7 xyoo txij hnuv tim cov nuj nqi raug them los ntawm tus koj qiv nyiaj. Cov neeg qhia cov nuj nqi no feem ntau lawv ua yuam kev thaum qhia txog hnuv tim uas nws muaj feem ua cov nuj nqi nyob ntev dua qhov nws yuav tsum yog. Tab sis:

- Lawv muaj feem qhia txog kev ua ntawv poob nyiaj txiag tas txog 10 xyoo.

- Yog koj ua ntawv thov txog \$150,000 lossis tshaj qiv nyiaj lossis isalas rau neeg, lossis rau ib txoj haujlwm ua them ntau tshaj \$75,000, lawv muaj feem qhia txog cov ntaub ntawv tsis zoo no, txawm nws qub npaum cas los xij.

Yog kuv tiv nyiaj rau ib qho nqi kho mob, puas yuav qhia rau qhov chaw saib xyuas credit?

Tsis qhia. Minnesota txoj cai hais tias qhia tsis tau cov nuj nqi kho mob rau qhov chaw khaws neeg cov credit.

Tej co ua yuam kev ntau nyob ntawm daim ntawv keeb kwm tiv nqi yog dabtsi?

- Yog koj muab ib lub npe uas tij neeg muaj ntau ntau (xws li “John Smith”), tej zaum koj daim ntawv keeb kwm tiv nqi yuav sau cov neeg ua muaj lub npe ib yam li koj lub lossis zoo sib xws lawv cov nuj nqi. Yog koj lub npe tis raws ib tus txheeb ze, koj daim ntawv keeb kwm tej zaum yuav muaj lawv cov nuj nqi nyob rau hauv. Koj kho tau yog koj xa pov thawj koj tus social security naj npawb, hnuv yug, lossis chaw nyob.
- Tej zaum lub lag luam yuav tsim kam muab cov ntaub ntawm phem tshem tawm vim lawv ntseeg tias koj yog yeej tiv cov nyiaj. Yog qhov no tshwm sim, tej zaum koj yuav tsum mus tom tsev hais plaub nrog pov thawj tias koj tsis tiv qhov nyiaj. Tej zaum koj yeej tsis tiv cov nyiaj vim lub lag luam raug txim khib lav, dag lossis ua txhaum txoj cai tiv thaiv neeg yauv khoom.



Muab piv txwv, yog lub chaw muag tsheb dag rau koj txog cov mais ntawm lub tsheb thaum lawv muag rau koj, tej zaum koj muaj kev tiv thaiv txog qhov nuj nqi thiab muaj feem muab tshem tawm ntawm koj daim ntawv keeb kwm tiv nqi. Yog koj xav tias koj muaj kev tiv thaiv txog qhov nuj nqi, tham nrog ib tus kws lij choj.

- Cov tuam txhab qee zaum ua yuam kev thiab muab hnuv them tag nrho tus nqi tiv sau yuam kev xa mus rau lub tuam txhab ua daim ntawv keeb kwm. Lub tuam txhab ua daim ntawv keeb kwm tiv nuj nqi siv hnuv no los txiav txim sau tias koj yuav muab cov nuj nqi tso ntev npaum li cas. Tej zaum lawv yuav sau tias ntev tshaj qhov yuav tsum sau yog hnuv tim ntawd yuam kev. Muab piv txwv, lub tuam txhab yuav koj cov nuj nqi los ntawm lwm qhov chaw qiv nyiaj. Vim li ntawd, lawv tsis pub lawv lam sau ib hnuv tim thiab yuav tsum tsis txhob qhia koj cov nuj nqis.

Kuv yuav ua tau dabtsi txog cov nuj nqis kuv tiv?

Nuj nqi tsis zoo muaj feem txwv koj mus yuav tsis tau tsev, ua daim “credit card”, lossis xauj tsev kem. Tej zaum cov chaw koj tiv nqi muaj txoj cai rho koj cov nyiaj tom haujlwm lossis tus askhauj hauv tuam txhab ceev nyiaj. Yog koj npaj tias yuav them qhov nqi kom tas, ua li ntawm. Tab sis qhov tseem ceeb tshaj plaws yog saib xyuas qhov teeb meem tam sim no – them koj tus nqi xauj tsev lossis yuav tsev thiab koj cov nuj nqi fais fab, pa roj ua noj, thiab dej kom tag nrho thiab raws sijhawm.

Tab sis, txhua cov nuj nqis qub yuav tsis txwv koj qiv nyiaj. Ib lub tuam txhab ceev nyiaj lossis lwm cov lag luam saib qhov koj muaj huajlwm khov kho tseem ceeb tshaj koj muaj nuj nqi qub.

Txawm tias koj pom zoo tias koj tiv cov nyiaj, tej zaum koj yuav tsum qhia vim li cas. Tej zaum koj poob hauj lwm. Tej zaum ua ntej koj nrauj koj tus txiv qub nws mus tiv nuj nqi ntau heev tseg cia. Tej zaum koj muaj mob hnyav thiab tsis muaj isalas kho mob. Sau ib daim ntawv qhia txog cov teeb meem thiab muab rau cov lag luam lossis tswv tsev uas yuav txais tau koj cov ntawv keeb kwm tiv nqi.

Yog koj them taus cov qub nuj nqi, tej zaum koj muaj feem teem ib txoj kev maj mam them rov qab. Yog koj xav txais kev pab rau qhov no, hu rau Consumer Credit Counseling Service –1-(800) 431-8157.

Yog koj xav yuav ib lub tsev, tham nrog cov koom haum pab yuav tsev. Lawv yuav pab tau koj kho koj cov ntawv tiv nqi. Mus nrhiav ib tus neeg pab, hu United Way ntawm 2-1-1 thoob lub xeev lossis 800-543-7709. Koj muaj feem ntau koj tus zauv cheeb tsam rau 898-211 lossis tham hauv online ntawm www.211unitedway.org.

Feem ntau, koj yuav tsum xav txog ua ntaub ntawv poob nyiaj txiag. Kev ua ntawv poob nyiaj txiag yog ib qho zoo yog koj tsis muaj lwm txoj hau kev los them koj cov nuj nqis li lawm, thiab cov chaw koj tiv nyiaj yuav npaj foob koj – zoo li rho koj cov nyiaj tom haujlwm lossis askhauj hauv tuam txhab ceev nyiaj.

“Credit Repair” kev kho tiv nqi dag ntxias yog dabtsi?

Ua zoo saib cov tuam txhab “kho kev tiv nqi” los pab koj zais cov ntaub ntawv tiv nqi phem lossis “tsim ib qhov ntaub ntawv ua neeg tshib tiv nqi rau koj.” Nws txhaum txoj cai yog sau lus cuav rau ib daim ntawv qiv nyiaj lossis daim ntawv txias tiv nyiaj lossis sau koj tus social security naj npawb tsis tseeb. Muaj tej lub tuam txhab kho ntaub ntawv tiv nqi muab tswv yim kom cov neeg siv tus (Employer Identification Numbers) Tus Naj Npawb Ua Hauj lwm thiab tsis txhob siv lawv tus social security naj npawb. Yog koj ua qhov ntawm no los zais ntaub ntawv phem tiv nqi, nws yuam txhaum cai. Feem ntau, ceev faj cov pab pawg uas pab “kho kev tiv nqi.” Tej zaum lawv yuav kom koj them nyiaj rau tej cov tswv yim tsis zoo lossis txhaum cai lossis rau tej yam koj ua tau koj tus kheej lossis nrog kev pab los ntawm ib lub koom haum pab neeg ua muaj kev ntuas sib tham pub dawb.

Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.

© 2026 Minnesota Legal Services Coalition. Luam tau daim ntawv no los siv rau tus kheej tsis ua lag luam thiab qhia kom paub xwb. Tagnrho lwm cov cai ceev tseg. Qhov lus sau no yuav tsum nyob rau txhua daim ntawv. Txwv tsis pub muab luam, faib, thiab siv ua lag luam.

FREE CREDIT REPORT REQUEST

(THOV DAIM NTAWV KEEB KWM TIV NQI PUB DAWB)

Use this form to ask for your free (once every 12 months) copy of your credit report.

Siv daim ntawv no los nug txog koj daim ntawv pub dawb (ib zaug txhua 12 hli) keeb kwm tiv nqi.

Full Name (*Lub Npe Tag Nrho*)

(First, middle initial, last) _____

Npe, tus niam ntawv npe nruab nrab, xeem

Current Address: _____

Chaw Nyob Tam Sim No _____

Previous Address (if you have been at your current address for less than 2 years)

Chaw Nyob Qub (yog koj nyob ntawm koj qhov chaw tam sim no tsawg tshaj 2 xyoo)

Date of Birth: _____

/ /

Social Security # _____

Hnub Yug

Social Security #

I am requesting my free copy of my credit report that I can get every 12 months.

Kuv thov daim ntawv keeb kwm tiv nqi luam pub dawb uas kuv muaj cai tau ib zaug txhua 12 lub hli.

I want a credit report from all three credit reporting companies.

Kuv xav tau cov ntawv keeb kwm tiv nqi los ntawm peb lub tuam txhab

I want a report from Equifax

Kuv xav tau daim ntawv keeb kwm los ntawm Equifax

I want a report from Experian

Kuv xav tau daim ntawv keeb kwm los ntawm Experian

I want a report from Trans Union

Kuv xav tau daim ntawv keeb kwm los ntawm Trans Union

Signed: _____

Kos npe

Date: _____

Hnub tim

Mail this completed form to: Annual Credit Report Request Service

Xa daim ntawv sau tiav mus rau: Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

CREDIT REPORT REQUEST

(Thov Daim Ntawv Keeb Kwm Tiv Nqi)

Use this form to get copies of your credit report if you already got your free one.

Siv daim ntawv no thov daim ntawv keeb kwm tiv nqi yog koj twb tau koj daim pub dawb lawm

Full Name *(Lub Npe Tag Nrho)*

(First, middle initial, last) _____

Npe, tus niam ntawv npe nruab nrab, xeem

Current Address: _____

Chaw Nyob Tam Sim

No

Previous Address (if you have been at your current address for less than 2 years)

Chaw Nyob Qub (yog koj nyob ntawm koj qhov chaw tam sim no tsawg tshaj 2 xyoo)

Date of Birth: _____ / _____ / _____

Hnub Yug

Social Security # _____

Social Security #

Payment:

Check or money order for \$ _____
Tshev lossis money order rau \$

I am entitled to a free copy because:
Kuv muaj txoj cai tau ib daim pub dawb vim:

- I get public assistance, or
Kuv txais kev pab rau pej xeem, lossis
- I am unemployed and plan to seek employment within 60 days, or
Kuv tsis ua haujlwm thiab yuav npaj nrhiav haujlwm tsis pub dhau 60 hnub, lossis
- My report is inaccurate due to fraud
Kuv daim ntawv keeb kwm yuam kev vim raug kev dag ntxias
- I was denied credit based on your report in the last 60 days
Kuv txais tsis tau nyiaj vim koj daim ntawv keeb kwm ntawm rau 60 hnub dhau los

(I am sending a copy of the denial letter)

(Kuv xa daim ntawv luam tsis kam txais tuaj)

Signed: _____

Kos Npe:

Date: _____

Hnub Tim:

Xa daim ntawv sau tiav mus rau lub (Credit Reporting Company) Tuam Txhab Qhia Ntaub Ntawv Tiv Nqi koj xav tiv tauj. Siv qhov chaw nyob sau hauv daim ntawv qhia tseeb no. Nco ntsoov luam koj daim ID muaj duab thiab ib daim ntawv nuj nqi fais fab, pa roj ua noj, thiab dej lossis ntaub ntawv uas muaj koj lub npe thiab chaw nyob.