

<<today>

<company.organization>

<company.address1.>

<company.city>,<company.state> <company.zip>

Attn:

<salutation>

Thank you for your letter of yesterday giving references in connection with your application for credit. It is with regret that we report these references are not what we require.

If you will please refer to our last letter, you will notice that what we ask for are trade references, that is, the names of any firms who have supplied you with goods on credit terms. We are sorry to trouble you again in this matter, but a house policy requires that we have trade references and not personal references alone.

When this routine matter is settled, we expect a very agreeable business relationship.

Sincerely,

<name>

<title>