

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Action Taken Regarding Mortgage Loan Application #[Application Number]

Dear [Applicant Name],

Thank you for applying with [Lending Institution Name] for a mortgage loan. We have completed the review of your application and regret to inform you that we are unable to approve your request at this time.

Your application was declined for the following reason(s):

- **Unverifiable Employment Income:** We were unable to independently verify the source, stability, or amount of the income stated on your application through our standard verification processes.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau Phone Number]

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why we have denied your credit. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency and to dispute any inaccuracies.

If you have any questions regarding this letter or wish to provide additional documentation regarding your income, please contact us at [Phone Number].

Sincerely,

[Loan Officer Name/Department]

[Lending Institution Name]