

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action - Loan Application #[Application Number]

Dear [Applicant Name],

Thank you for your recent interest in a loan with [Company Name]. We have carefully reviewed your application; however, we regret to inform you that we are unable to approve your request at this time.

Our decision was based on the following reason(s):

- Discrepancies found within the identification documents provided.
- Inability to verify identity through the documentation submitted.
- Inconsistency between application data and government-issued identification.

Under the Fair Credit Reporting Act, you have the right to know the information contained in your credit file at the consumer reporting agency. Please note that our decision was based on the verification of identity documents rather than your credit score.

If you believe there has been an error or if you can provide additional, clarified documentation to resolve these discrepancies, please contact our Verification Department at [Phone Number] or visit our office at [Office Address].

Thank you for the opportunity to consider your application.

Sincerely,

[Officer Name/Department]

[Company Name]