

Date: [Date]

Recipient Name: [Applicant Name]

Address: [Applicant Address]

Application Reference: [Application Number]

Dear [Applicant Name],

Thank you for your recent loan application. After reviewing your submission, we regret to inform you that we are unable to approve your request at this time.

This decision was made because we were unable to successfully verify your identity based on the information and documentation provided. Our security protocols require conclusive authentication to protect against unauthorized account activity and to comply with regulatory requirements.

Reason for Refusal: Inconclusive Identity Authentication

If you believe there has been an error, or if you wish to provide additional government-issued identification to clear this discrepancy, you may contact our verification department at [Phone Number] or visit our local branch.

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 this specific refusal was based on identity verification failure rather than your credit score.

Thank you for your interest in our services.

Sincerely,

[Your Name/Department]

[Institution Name]