

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Credit Decision - 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):

- Insufficient or unverified proof of identity.

To comply with federal regulations and protect our customers from identity theft, we require specific documentation to verify the identity of all applicants. The documents provided were either incomplete, expired, or did not meet our verification standards.

If you believe there has been an error, or if you can provide additional valid identification (such as a current government-issued photo ID, social security card, or utility bills confirming your address), you are welcome to reapply or contact our verification department.

If you have any questions regarding this notice, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Title]

[Company Name]