

[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 reviewed your application and regret to inform you that we are unable to approve your request at this time.

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

- Unable to verify identity information provided in the application.
- Inconsistency between application data and public records or credit bureau files.

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 the reporting agency did not make the decision to deny your application and is unable to provide specific reasons for our decision.

The consumer reporting agency used for this verification was:

[Agency Name]

[Agency Address]

[Agency Phone Number]

You have a right to a free copy of your report from the agency listed above if you request it within 60 days of receiving this notice. If you find any information in the report is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

If you believe this decision was made in error or if you can provide additional documentation to verify your identity, please contact our verification department at [Phone Number].

Sincerely,

[Sender Name/Department]

[Company Name]