

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

City, State, Zip: [City, State, Zip]

Subject: Notice of Adverse Action - Application Status

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., Rental/Credit]. We regret to inform you that your application has been declined at this time.

The decision was based, in whole or in part, on the following reason(s):

- **Unverifiable Income:** We were unable to sufficiently verify the source, amount, or stability of the income provided in your application based on the documentation submitted.

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

Agency Name: [Agency Name]

Address: [Agency Address]

Telephone: [Agency Phone Number]

Please note that the reporting agency played no part in our decision and is unable to provide you with the specific reasons why the application was declined.

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from the agency listed above, provided that you request it within 60 days of receipt of this notice. You also have the right to dispute the accuracy or completeness of any information in the report directly with the reporting agency.

If you have any questions regarding this letter, please contact us at [Your Phone Number].

Sincerely,

[Your Name/Company Name]

[Your Title]

[Company Address]