

Date: [Current Date]

Applicant Name: [Applicant Full Name]

Address: [Applicant Street Address]

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

Subject: Notice of Adverse Action Regarding Your Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., Rental/Credit]. After careful review, we regret to inform you that we are unable to approve your application at this time.

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

- Inability to verify income.
- Failure to provide required income documentation (e.g., pay stubs, tax returns, or bank statements).

If you believe there has been an error or if you can provide the missing documentation within [Number] days, we will be happy to reconsider your application.

Notice Regarding Credit Report (If Applicable):

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

Agency Name: [Consumer Reporting 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 supply specific reasons why your application was denied. You have the right under the Fair Credit Reporting Act to obtain a free copy of your report from the agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

Sincerely,

[Sender Name/Company Name]

[Title]

[Contact Phone Number]