

**Date:** [Date]

**To:**

[Applicant Name]

[Applicant Address]

[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., Credit/Rental/Employment]. 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 identity:** We were unable to verify the identity information provided in your application with our verification sources.

In evaluating your application, we used information obtained from the following consumer reporting agency:

[Name of Agency]

[Agency Address]

[Agency Phone Number]

[Agency Website]

Please be advised that the consumer reporting agency did not make the decision to take this adverse action and is unable to provide you with the specific reasons why the decision was made.

Under the Fair Credit Reporting Act, you have the right to:

1. 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.
2. Dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

If you believe there has been an error or if you can provide additional documentation to verify your identity, please contact us at [Your Contact Phone Number].

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Address]