

[Date]

[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, employment, or account]. After careful consideration, we regret to inform you that we are unable to approve your request at this time.

Reason for Decision:

Our decision was based on our inability to verify your identity. The documentation or information provided was either incomplete, inconsistent, or did not meet the requirements of our identity verification process.

Disclosure of Use of Information from an Outside Source:

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

[Consumer Reporting Agency Name]
[Agency Address]
[Agency Phone Number]
[Agency Website]

Please note 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 action was taken.

Your Rights:

- You have the right to obtain a free copy of your consumer report from the agency listed above, provided that you make your request within 60 days of receiving this notice.
- You have the right to dispute the accuracy or completeness of any information in the report by contacting the consumer reporting agency directly.

If you believe you have additional documentation that can verify your identity, you may submit a new application in the future.

Sincerely,

[Company Name]
[Department Name]
[Contact Information]