

[Date]
[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notification Regarding Your Home Loan Application - [Application Number]

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your home financing needs. We have completed the review of your home loan application for the property located at [Property Address].

Regrettably, we are unable to approve your application at this time due to inconsistencies identified during our identity verification process. Specifically, the information provided in your application does not fully align with the records obtained from our verification sources. These discrepancies may include, but are not limited to:

- Variations in name spelling or aliases.
- Inconsistent Social Security Number or Tax ID information.
- Discrepancies in residential history or current address.
- Mismatch between government-issued identification and application data.

Our decision was based, in whole or in part, on information obtained from the following consumer reporting agency:

[Agency Name]
[Agency Address]
[Agency Phone Number]

Under the Fair Credit Reporting Act (FCRA), you have the right to obtain a free copy of your consumer report from this agency if you request it within 60 days of receiving this letter. You also have the right to dispute the accuracy or completeness of any information contained in the report.

If you believe this decision was made in error or if you can provide additional documentation to resolve these identity discrepancies, please contact our Verification Department at [Phone Number] or [Email Address].

Thank you for your interest in our services.

Sincerely,

[Name of Loan Officer/Underwriter]
[Title]
[Lending Institution Name]