

**Date:** [Date]

**Applicant Name:** [Applicant Name]

**Address:** [Applicant Address]

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

**Subject: Notice of Action Taken Regarding Your Mortgage Application**

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan. We regret to inform you that we are unable to approve your request at this time for the following reason(s):

- **Inability to Verify Identity:** We were unable to successfully authenticate your identity through our standard verification procedures.

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

**Agency Name:** [Name of Credit Bureau/Verification Service]

**Address:** [Agency Address]

**Telephone:** [Agency Phone Number]

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

1. Obtain a free copy of your consumer report from that agency, provided you request it within 60 days of receiving this notice.
2. Dispute the accuracy or completeness of any information in the report directly with the consumer reporting agency.

If you have additional documentation that can verify your identity, such as a valid government-issued photo ID, social security card, or proof of residence, you may contact us to discuss reopening your application.

Sincerely,

[Lender Name]

[Lender Address]

[Lender Phone Number]

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**Notice:** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance

program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [Name of Regulatory Agency, Address].