

[Date]

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

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

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We have carefully reviewed your application for a mortgage loan regarding the property located at [Property Address].

Regrettably, we are unable to approve your application at this time. Our decision is based on the following reason(s):

- **Unverifiable Identity:** We were unable to verify your identity through the documentation provided or through our third-party verification services.

As a financial institution, we are required by federal law (including the USA PATRIOT Act) to obtain, verify, and record information that identifies each person who opens an account. This process is necessary to help the government fight the funding of terrorism and money laundering activities.

If you believe there has been an error or if you can provide additional government-issued identification to resolve this discrepancy, please contact our loan processing department at [Phone Number] within [Number] days.

**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; 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, City, State, Zip].

Sincerely,

[Loan Officer Name]  
[Lending Institution Name]  
[Phone Number]