

Date: [Date]

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

Subject: Notice of Decision Regarding Mortgage Pre-Approval

Dear [Applicant Name],

Thank you for your recent interest in a mortgage pre-approval with [Lending Institution Name]. We have reviewed your application; however, we regret to inform you that we are unable to approve your request for pre-approval at this time.

The primary reason for this decision is as follows:

- **Failure to Verify Identity:** We were unable to verify your identity based on the information provided or through our third-party verification services.

Under the Fair Credit Reporting Act, you have the right to know the information contained in your credit file at the consumer reporting agency. If a consumer report was used in this decision, it was provided by:

[Name of Credit Bureau]
[Address of Credit Bureau]
[Phone Number of Credit Bureau]

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why we are unable to extend credit to you. You have a right to a free copy of your report from that agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

If you believe there has been an error or if you can provide additional documentation to confirm your identity (such as a valid government-issued ID, social security card, or utility bills), we would be happy to reconsider your application.

Sincerely,

[Loan Officer Name]
[Title]
[Lending Institution Name]
[Contact Information]