

**Date:** [Date]

**To:**

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

**Subject: Notice of Adverse Action regarding your application for [Type of Application]**

Dear [Applicant Name],

Thank you for your recent application for [Credit/Employment/Tenancy]. We regret to inform you that we are unable to approve your application at this time.

Our decision was based in whole or in part on our inability to verify your identity. Specifically, the following reason(s) contributed to this decision:

- Inability to verify your identity through our standard authentication procedures.
- Discrepancies between the information provided and records held by consumer reporting agencies.
- Insufficient documentation provided to confirm legal name, Social Security Number, or residential address.

In evaluating your application, we used information obtained from the following consumer reporting agency:

[Name of Agency]

[Address of Agency]

[Phone Number of Agency]

[Website of Agency]

Please be advised that the consumer reporting agency played no part in our decision and is unable to provide you with the specific reasons why the adverse action was taken.

Under the Fair Credit Reporting Act (FCRA), you have the right to:

1. Obtain a free copy of your consumer report from the agency listed above, provided that you make the request 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 believe there has been an error or if you can provide additional government-issued documentation to confirm your identity, please contact us at [Phone Number/Email].

Sincerely,

[Your Name/Department Name]  
[Company Name]