

[Date]

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

Subject: Notice of Adverse Action Regarding Your Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Application: e.g., 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 information provided did not sufficiently match records provided by the consumer reporting agency listed below:

**Consumer Reporting Agency Information:**

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

Please note that 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 decision was made.

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

- Obtain a free copy of your consumer report from the agency listed above, provided you request it within 60 days of receiving this notice.
- Dispute the accuracy or completeness of any information in the report by contacting the agency directly.

If you believe there has been an error or if you can provide additional documentation to verify your identity (such as a valid government-issued ID or social security card), please contact us at [Phone Number/Email].

Sincerely,

[Your Name/Company Name]  
[Your Title]  
[Contact Information]