

[Date]

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

Re: Loan Application Number: [Application Number]

Dear [Borrower Name],

Thank you for your recent application for a mortgage loan. After careful review of your application, we regret to inform you that we are unable to approve your request at this time.

Your application was denied for the following reason(s):

- Inability to verify identity.

Specifically, the documentation provided was insufficient to satisfy the requirements of our Identity Verification Program and the requirements of the USA PATRIOT Act. We were unable to confirm the validity of your [mention specific document, e.g., Social Security Number, Driver's License, or Passport] through our standard verification procedures.

If you believe there is additional documentation that can definitively establish your identity, or if you believe this information is in error, you may contact our verification department at [Phone Number].

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 [Federal Agency Name and Address].

Sincerely,

[Name of Loan Officer/Underwriter]
[Financial Institution Name]