

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

Application ID: [Application Number]

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit/Loan/Service]. We regret to inform you that we are unable to approve your request at this time.

Our decision was based on the following factor(s):

- **Inconsistency in Asset Documentation:** During our verification process, we identified discrepancies or misrepresentations regarding the asset documentation provided in support of your application.

Disclosure of Use of Information from an Outside Source:

Our decision was based, in whole or in part, on information obtained from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request within 60 days of receipt of this notice for a complete disclosure of the nature of this information.

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 [Name and Address of Relevant Regulatory Agency].

If you have any questions regarding this notice, please contact us at:

[Company Name]
[Department Name]
[Phone Number]
[Company Address]

Sincerely,

[Sender Name/Signature]
[Title]