

[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, housing]. We regret to inform you that we are unable to approve your request at this time.

Our decision was based, in whole or in part, on the following reason(s):

- Inability to verify identity information provided.
- Inconsistencies or misrepresentations identified during the identity verification process.

Information Regarding Consumer Reporting Agencies

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

[Agency Name]

[Agency Address]

[Agency Phone Number]

Please be advised 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 action was taken.

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

1. Obtain a free copy of your consumer report from the agency listed above if you request it within 60 days of receiving this notice.
2. Dispute with the agency the accuracy or completeness of any information in the report.

If you believe there has been an error or if you have additional documentation that can verify your identity, please contact us at [Company Phone Number].

Sincerely,

[Sender Name/Department]

[Company Name]