

[Date]

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

Subject: Notice of Adverse Action regarding your application for [Type of Application, e.g., Loan/Employment]

Dear [Applicant Name],

Thank you for your recent application. After careful review, 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 a discrepancy identified during the verification of your financial records. Specifically, a comparison between the information provided in your application and the official tax transcripts received from the Internal Revenue Service (IRS) revealed inconsistencies that we have determined to be a misrepresentation of your financial status.

If you believe there has been an error or if you have additional documentation that clarifies these discrepancies, you may contact us at [Phone Number] or [Email Address].

If a consumer reporting agency was used in this process, you have the right under the Fair Credit Reporting Act to obtain a free copy of your report from the agency listed below within 60 days of receiving this notice:

[Name of Consumer Reporting Agency]
[Agency Address]
[Agency Phone Number]

Please note that the reporting agency did not make the decision to take this adverse action and is unable to provide the specific reasons why the action was taken.

Sincerely,

[Name of Sender]
[Title]
[Company Name]