

# Reconsideration Request for Mortgage Loan Application

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Title]

[Bank/Institution Name]

[Bank Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally request a reconsideration of my mortgage loan application that was recently declined on [date of decline]. I appreciate the time and effort your team has spent reviewing my financial situation, but I believe there are important aspects of my application that warrant a second look.

Since the decline, I have taken steps to improve my financial profile, including [briefly outline any improvements, e.g., increased income, paid off debts, credit score improvement, etc.]. I believe these changes strengthen my ability to meet the mortgage obligations.

In addition, I would like to provide further documentation that may have been overlooked during the initial review, which includes [list documents, e.g., updated income statements, new credit reports, letters of explanation, etc.].

I am genuinely committed to securing this mortgage and believe that with this additional information, my application can be reconsidered favorably. I am hopeful that we can work together to find a solution that allows me to proceed with my home purchase.

Thank you for considering my request. I look forward to your prompt response and hope we can discuss this matter further.

Sincerely,

[Your Name]