

# Letter of Appeal for Mortgage Application

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Title]

[Bank/Institution Name]

[Bank Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal the decision regarding my mortgage application submitted on [insert application date]. I understand that my application was declined due to insufficient credit history.

I would like to bring to your attention that while my credit history may be limited, I have been diligent in managing my financial obligations, including paying my rent and utility bills on time. Furthermore, I have a stable income and a solid employment history with [insert employer's name] for [insert duration of employment].

To strengthen my application, I am willing to provide additional documentation that may illustrate my financial responsibility, such as proof of savings, consistent income statements, and references from previous landlords.

Thank you for considering my appeal. I am hopeful for the opportunity to discuss this matter further and would appreciate any guidance on steps I might take to improve my application.

Sincerely,

[Your Name]