

Loan Application Appeal

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally appeal the decision regarding my recent mortgage application, which was denied on [Date of Denial]. I appreciate your consideration of my application but believe there may have been misunderstandings related to my financial situation.

Upon reviewing the reasons for the denial, I would like to provide further clarification on the following points:

- [Point 1: Explain a specific reason for denial and provide supporting evidence]
- [Point 2: Explain a second reason for denial, if applicable, and provide supporting evidence]

Additionally, I have made positive changes to my financial situation since the initial application, including:

- [Detail any income increases, credit score improvements, or debt reductions]

Given this additional information, I kindly ask you to reconsider my application. My family and I are committed to being responsible homeowners and appreciate any opportunity to discuss this matter further.

Thank you for your time and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]