

Credit Denial Appeal Letter

Your Name
Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Loan Officer's Name
Bank's Name
Bank's Address
City, State, Zip Code

Dear [Loan Officer's Name],

I am writing to formally appeal the recent denial of my mortgage application dated [insert date of application]. I appreciate your consideration, but I believe there may have been an oversight regarding my financial situation.

According to the denial letter I received, the primary reasons for my application being denied were [insert reasons for denial]. I would like to address these concerns as follows:

[Explain any discrepancies or provide additional evidence supporting your financial stability or employment status].

I would like to kindly ask that you reconsider my application based on this new information. I am eager to move forward with the mortgage process and am confident in my ability to meet the financial obligations associated with homeownership.

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

Sincerely,
[Your Name]