Mortgage Financing Denial Letter

Date: [Insert Date]

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

[Recipient's Name]
[Bank/Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Recipient's Name],

We regret to inform you that your application for mortgage financing in the amount of [insert amount] has been denied. After careful consideration of your application and supporting documents, we have determined that we are unable to approve your request at this time due to [briefly state reason, e.g., insufficient credit history, low income, etc.].

Please understand that this decision is based on [specific criteria or regulations, if applicable]. You have the right to appeal this decision or to seek advice regarding other options that may be available to you.

We appreciate your interest in our services and encourage you to reach out with any questions you may have regarding this decision.

Sincerely,
[Your Name]
[Your Position]
[Company Name]