

Home Loan Application Refusal

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

We appreciate your interest in applying for a home loan with [Company Name]. After careful consideration and review of your application submitted on [Application Date], we regret to inform you that we are unable to approve your home loan application at this time.

This decision was based on [brief reason for refusal, e.g., insufficient credit history, debt-to-income ratio, etc.]. We encourage you to review your financial situation and consider reapplying in the future if your circumstances change.

We appreciate your understanding, and if you have any questions regarding this letter or your application, please feel free to contact us at [Contact Information].

Thank you for considering [Company Name] for your home loan needs.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Address]