

# Mortgage Request Denial

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

Thank you for your recent application for a mortgage with [Lender's Name]. After careful consideration, we regret to inform you that we are unable to approve your mortgage request at this time.

The reasons for the denial include [specific reasons for denial, e.g., credit score, income verification, debt-to-income ratio]. If you believe this decision was made in error, please feel free to contact us for further clarification.

We encourage you to consider improving your financial situation and reapplying in the future. Thank you for considering [Lender's Name] for your mortgage needs.

Best regards,

[Your Name]

[Your Position]

[Lender's Name]