

Mortgage Loan Disapproval Notice

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

We regret to inform you that your application for a mortgage loan in the amount of [Loan Amount] has been disapproved. After careful consideration of your financial information and credit history, we have determined that we are unable to extend financing at this time.

This decision is based on [briefly state reason, e.g., insufficient credit score, high debt-to-income ratio, etc.]. We encourage you to review your financial situation and consider steps to improve your eligibility for future applications.

If you have any questions regarding this decision or would like us to provide more information, please feel free to contact our office at [Contact Number] or [Email Address].

Thank you for considering [Lender's Name] for your mortgage needs.

Sincerely,

[Lender's Name]

[Lender's Title]

[Lender's Company]

[Company Address]