

Mortgage Application Rejection

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

Thank you for your recent application for a mortgage with [Bank/Lender Name]. After careful consideration, we regret to inform you that your application has been denied.

The reasons for your application being declined are as follows:

- Insufficient credit score
- High debt-to-income ratio
- Inadequate documentation provided

We encourage you to review your financial situation and consider applying for a mortgage again in the future. If you have any questions or would like more details about our decision, please do not hesitate to contact us.

We appreciate your interest in [Bank/Lender Name] and wish you the best in your future endeavors.

Sincerely,

[Your Name]

[Your Title]

[Bank/Lender Name]

[Contact Information]