

Mortgage Application Decision

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 [Lender's Name]. We appreciate the opportunity to review your request for financing.

After careful consideration, we regret to inform you that we are unable to approve your mortgage application at this time. This decision is primarily based on **[brief reason for denial, e.g., insufficient credit history, debt-to-income ratio, etc.]**.

If you have any questions regarding this decision or if you would like further information, please do not hesitate to contact us at [Lender's Contact Information].

We encourage you to review your credit report and financial situation, and we welcome you to reapply in the future once your circumstances have improved.

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

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]