

Mortgage Loan Denial Notice

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

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

The primary reason for this decision is the verification of your income, which does not meet our underwriting guidelines. We understand that this news may be disappointing, and we encourage you to explore other options that may be available to you.

Please note that you have the right to appeal this decision. If you wish to discuss this matter further or have any questions regarding our decision, feel free to reach out to us at [Lender's Contact Information].

We appreciate your interest in [Lender's Name], and we wish you the best in your future endeavors.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]