

Mortgage Loan Denial Notification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Loan Applicant's Name]

[Loan Applicant's Address]

[City, State, Zip Code]

Dear [Loan Applicant's Name],

Thank you for your recent application for a mortgage loan with [Lender's Name]. After careful consideration, we regret to inform you that we are unable to approve your loan application. This decision is based on our review of your credit history, particularly your past bankruptcies.

We understand that financial difficulties can arise, and we encourage you to take steps towards improving your credit profile. In the future, we may consider your application again once your financial situation has stabilized.

For more details on your application or to discuss alternative options, please feel free to contact us at [Phone Number] or [Email Address].

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

Sincerely,

[Your Name]

[Your Position]

[Lender's Name]

[Lender's Address]