

Mortgage Loan Denial Letter

Date: [Insert Date]

Borrower Name: [Insert Borrower Name]

Address: [Insert Borrower Address]

Dear [Borrower Name],

Thank you for your recent application for a mortgage loan with [Lender Name]. We appreciate the opportunity to evaluate your financial situation and assess your borrowing request.

After a thorough review of your application, we regret to inform you that we are unable to approve your mortgage loan at this time due to insufficient credit history. A robust credit history is essential for us to assess your ability to repay the loan, and unfortunately, the available information does not meet our lending criteria.

We encourage you to consider improving your credit history before reapplying in the future. If you would like, we can provide you with resources that may assist you in building your credit.

If you have any questions or wish to discuss this decision further, please do not hesitate to contact us at [Lender Contact Information].

Thank you for your understanding, and we wish you the best in your future endeavors.

Sincerely,

[Your Name]

[Your Title]

[Lender Name]

[Lender Address]