

Mortgage Loan Denial Notification

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip]

Dear [Borrower's Name],

We appreciate your interest in obtaining a mortgage loan with us. After careful consideration of your application, we regret to inform you that we are unable to approve your request for a mortgage loan at this time.

The primary reason for this decision is the number of recent credit inquiries listed in your credit report. Multiple recent inquiries can indicate financial distress or increased risk to lenders, which impacts your credit score and overall creditworthiness.

We understand that this news may be disappointing, and we encourage you to review your credit report for additional details. You may wish to limit future credit applications and allow some time for your credit to stabilize.

If you have any questions or would like to discuss this decision further, please do not hesitate to contact us at [Insert Phone Number] or [Insert Email Address].

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]