

# Mortgage Loan Denial Notification

Date: [Insert Date]

Borrower Name: [Insert Borrower's Name]

Address: [Insert Borrower's Address]

City, State, Zip: [Insert City, State, Zip]

Dear [Borrower Name],

We regret to inform you that your mortgage loan application for the property located at [Insert Property Address] has been denied. This decision is based on the findings from the property appraisal conducted on [Insert Appraisal Date].

The appraisal report indicated that the value of the property does not meet the minimum lending requirements set forth by our institution. As a result, we are unable to approve the loan in its current state.

If you believe there are extenuating circumstances or additional information that may affect this decision, you may contact our office for further discussion. We encourage you to work closely with your real estate agent to assess your options moving forward.

Thank you for considering [Your Company Name] for your mortgage needs. We wish you the best in your future endeavors.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Company Contact Information]