

# Mortgage Loan Application Denial Explanation

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## **Subject: Mortgage Loan Application Denial**

Dear [Recipient's Name],

We regret to inform you that your application for a mortgage loan with [Lender's Name] has been denied. After careful consideration of your application and supporting documents, we found that certain criteria were not met.

The primary reasons for the denial of your application include:

- Credit score below the required minimum of [Score]
- Insufficient income to meet the debt-to-income ratio
- Unverifiable employment history

You are welcome to review your credit report and address the issues that may have affected your score. Should your financial situation improve in the future, we encourage you to reapply.

If you have any questions regarding this decision or wish to discuss your application further, please feel free to contact me at [Your Phone Number] or [Your Email Address].

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

Sincerely,

[Your Name]

[Your Job Title]

[Lender's Name]