

Mortgage Loan Rejection Letter

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

Thank you for your recent application for a mortgage loan with [Lender's Name]. We appreciate your interest in our services.

After careful review of your application and the supporting documentation, we regret to inform you that we are unable to approve your mortgage loan at this time. The reasons for this decision may include one or more of the following:

- Insufficient income to support the requested loan amount.
- Credit history issues.
- High debt-to-income ratio.
- Insufficient assets.

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

Thank you once again for considering [Lender's Name]. We wish you the best in your future home buying endeavors.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]