

Loan Underwriting Assessment Denial Communication

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

We appreciate your recent application for a loan with [Lender's Name]. After careful consideration and a thorough assessment of your application, we regret to inform you that we are unable to approve your loan request at this time.

The decision was based on factors such as [briefly list reasons, e.g., credit score, income verification, debt-to-income ratio]. Please understand that this decision was made to ensure responsible lending practices.

You are entitled to a free copy of your credit report. If you wish to review this report or seek clarification on our decision, please do not hesitate to contact us at [Lender's Contact Information].

Thank you for your understanding, and we encourage you to apply again in the future as your circumstances change.

Sincerely,

[Your Name]

[Your Position]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]