

Loan Underwriting Assessment Feedback

Date: [Insert Date]

To: [Borrower's Name]

From: [Underwriter's Name]

Subject: Feedback and Advice on Your Loan Application

Dear [Borrower's Name],

Thank you for submitting your loan application for review. After a thorough assessment, we would like to provide you with some feedback and advice regarding your application.

Feedback Summary:

- **Income Verification:** Please ensure that all documents related to your income are current and accurately reflect your financial situation.
- **Credit History:** Your credit report shows some discrepancies; we recommend reviewing it for accuracy.
- **Debt-to-Income Ratio:** Your current ratio is slightly above our preferred limit; consider paying down some debts.

Advice Moving Forward:

1. Gather updated financial documents, including recent pay stubs and bank statements.
2. Clarify any discrepancies in your credit report by contacting the relevant credit bureaus.
3. Explore options to reduce your existing debt or increase your income.

We appreciate your cooperation in this matter and encourage you to address these areas for a smoother application process. If you have any questions or need further assistance, please feel free to reach out.

Best regards,

[Underwriter's Name]

[Underwriting Department]

[Company Name]

[Contact Information]