

Date: [Insert Date]

[Applicant Name]  
[Applicant Address]  
[City, State, ZIP]

Dear [Applicant Name],

Thank you for your recent mortgage loan application with [Lender Name]. After careful consideration, we regret to inform you that your application for a mortgage loan has not been approved at this time.

**Reason(s) for Denial:**

- [Provide specific reason(s) for denial, e.g., credit score, debt-to-income ratio, insufficient income, property appraisal insufficiency, etc.]

We understand that this news may be disappointing. To support you in your home financing goals, we would like to offer the following alternative options:

1. **Adjust Your Application:** You may wish to explore modifying your loan amount, down payment, or term to better align with the current eligibility requirements.
2. **Consider Different Loan Programs:** We offer a range of mortgage options-including FHA, VA, and adjustable-rate loans-that may better suit your financial situation.
3. **Improve Your Credit Profile:** Addressing outstanding debts or errors in your credit report, and building your credit score over time can enhance your future eligibility.
4. **Seek Pre-Approval Assistance:** Our loan officers are available to guide you through the pre-approval process and help determine what steps will strengthen your next application.

If you would like to discuss these options further or need assistance planning your next steps, please reach out to our office at [Phone Number] or [Email Address]. We remain committed to helping you achieve your homeownership goals.

Thank you for considering [Lender Name] for your home financing needs.

Sincerely,  
[Lender Representative Name]  
[Title]  
[Lender Name]  
[Contact Information]