

# Mortgage Loan Rejection Letter Sample

[Your Bank or Lender's Letterhead]

**Date:** [Insert Date]

**Applicant Name:** [Insert Applicant Name]

**Applicant Address:**

[Insert Address Line 1]

[Insert Address Line 2]

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan with [Bank/Lender Name]. After a careful review of your application and supporting documentation, we regret to inform you that we are unable to approve your mortgage loan request at this time.

The decision to decline your application was based on the following specific reason(s):

- Insufficient credit score required to meet our lending guidelines.
- Inadequate income verification or insufficient documented income to support the requested loan amount.
- High debt-to-income (DTI) ratio exceeding our allowable limit.
- Missing or incomplete documentation required to process your application.

We encourage you to review your current financial situation and consider addressing the areas outlined above. If you are able to improve these aspects, you may reapply for a mortgage loan in the future. Additionally, you may want to explore alternative financing options that might better suit your needs at this time.

Please be aware that you have the right to request further information regarding the specific reasons for this credit decision. If you would like additional details or clarification, please contact our office at [Contact Number] or [Email Address].

We appreciate your interest in [Bank/Lender Name] and wish you the best of luck with your future financial endeavors.

Sincerely,

[Loan Officer's Name]

[Loan Officer's Title]

[Bank/Lender Name]

[Contact Information]