# Pre-approval Denial Letter

Subject: Mortgage Pre-approval Application Status

Dear [Applicant Name],

Thank you for choosing [Lender Name] for your mortgage financing needs. After careful review of your application and financial documentation, we are unable to provide pre-approval for a mortgage loan at this time.

This decision was based on the following factors:

- [Specific reason, e.g., "Credit score below minimum requirements"]
- [Additional reason, e.g., "Debt-to-income ratio exceeds guidelines"]
- [Other factors, e.g., "Insufficient employment history"]

We understand this news may be disappointing. However, this is not a permanent situation, and we would like to help you work toward mortgage qualification in the future.

Recommended Action Steps:

- [Specific advice, e.g., "Reduce credit card balances to improve debt-to-income ratio"]
- [Additional guidance, e.g., "Address items on credit report and work to improve credit score"]
- [Timeline suggestion, e.g., "Maintain current employment for at least [X] additional months"]

I encourage you to schedule a follow-up consultation in [timeframe] to reassess your application. Many borrowers successfully qualify after taking time to strengthen their financial profile.

You will receive a formal adverse action notice separately, which will provide additional details about this decision. If you have questions or would like to discuss your options, please contact me.

We appreciate your interest in [Lender Name] and hope to assist you with your homeownership goals in the future.

Respectfully,

[Loan Officer Name]

[Title]

[Lender Name]

[Contact Information]

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