

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email]

[Date]

[Name of Loan Officer or Department Head]  
[Lending Institution Name]  
[Institution Address]

**RE: Formal Grievance Regarding Loan Application Denial - Application #[Loan Reference Number]**

Dear [Name of Contact Person or Appeals Committee],

I am writing to formally lodge a grievance regarding the denial of my mortgage loan application, which I received on [Date of Denial]. I believe that the decision to decline my application was based on inaccurate information or an unfair assessment of my financial profile.

According to the denial notice I received, the reasons provided were: [List reasons stated in the denial letter].

I wish to dispute this decision based on the following grounds:

- [Reason 1: e.g., Inaccurate credit report information - provide details]
- [Reason 2: e.g., Incorrect calculation of Debt-to-Income ratio]
- [Reason 3: e.g., Failure to consider additional income sources provided in the application]

Attached to this letter, please find supporting documentation that addresses these points: [List attached documents, such as updated credit reports, tax returns, or bank statements].

I request a formal review of my application by a senior underwriter or the appeals committee. I am confident that a thorough re-examination of these facts will demonstrate my creditworthiness and ability to repay the loan.

I look forward to a written response regarding the status of this grievance within [Number of days, e.g., 10] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]