

**Date:** [Date]

[Applicant Name]  
[Applicant Address]  
[City, State, Zip Code]

**Subject: Notice of Pre-Qualification Denial**

Dear [Applicant Name],

Thank you for your interest in applying for a mortgage loan with [Company Name] using an Individual Taxpayer Identification Number (ITIN). We have carefully reviewed the information provided in your pre-qualification request.

At this time, we regret to inform you that we are unable to issue a pre-qualification for the following reason(s):

- Credit history does not meet minimum requirements for ITIN programs.
- Insufficient length of credit history or lack of tradelines.
- Debt-to-income ratio exceeds program limits.
- Employment or income verification does not meet guidelines.
- Down payment or reserve requirements not met.
- Other: [Specific Reason]

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agency/agencies listed below:

[Name of Credit Bureau]  
[Address]  
[Phone Number]

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why we are unable to pre-qualify you. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from the agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

We encourage you to address the areas mentioned above and welcome you to re-apply in the future should your financial circumstances change.

Sincerely,

[Loan Officer Name]  
[Title]  
[Company Name]  
[NMLS ID Number]