

[Date]

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

Re: Loan Application Number: [Application Number]

Dear [Applicant Name],

Thank you for your recent application for an investment property mortgage regarding the property located at [Property Address].

After a thorough review of your application and supporting documentation, we regret to inform you that we are unable to approve your request for financing at this time. Our decision was based on the following factor(s):

- Insufficient credit history or poor credit score.
- Presence of delinquent past or present credit obligations.

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

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

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

We appreciate your interest in our lending services and encourage you to reapply in the future should your credit profile improve.

Sincerely,

[Name of Loan Officer/Underwriter]
[Financial Institution Name]
[Contact Information]