

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Instructions for Appealing Your Mortgage Decision - Application #[Reference Number]

Dear [Applicant Name],

Following the recent decision regarding your mortgage application, you have the right to request a formal appeal. Please follow the instructions below to initiate this process:

1. Review the Adverse Action Notice

Please carefully read the letter previously sent to you. It outlines the specific reasons for the denial or the conditions of the offer. Ensure you have the necessary documentation to address these specific points.

2. Prepare a Letter of Explanation

Provide a written statement explaining why you believe the decision should be reconsidered. Include information regarding:

- Recent changes in your financial situation (e.g., increased income, reduced debt).
- Context for credit report blemishes (e.g., medical emergencies, one-time life events).
- Correction of any errors found in the original application or credit report.

3. Gather Supporting Documentation

Attach evidence to support your claim, such as:

- Updated pay stubs or tax returns.
- Proof of paid-off collections or disputed debts.
- Bank statements showing additional assets or reserves.

4. Submit Your Appeal

Send your appeal letter and supporting documents via one of the following methods:

- **Email:** [Email Address]
- **Mail:** [Bank/Lender Name], Attn: Appeals Department, [Mailing Address]

5. Timeline

Appeals must be submitted within [Number] days of the date on your decision letter. Our review committee will evaluate your request and provide a final response within [Number] business days.

If you have any questions regarding these instructions, please contact our Mortgage Support Team at [Phone Number].

Sincerely,

[Name of Sender]

[Title]

[Lending Institution Name]