

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

RE: Mortgage Loan Application #[Loan Number] for [Property Address]

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We have completed the review of your application and the appraisal report for the property located at [Property Address].

Regrettably, we are unable to approve your loan request at this time. Our decision is based on the following reason(s):

- **Unpermitted Property Additions:** The appraisal and/or property inspection revealed significant structural additions or modifications (specifically: [Description of Additions]) performed without the required municipal building permits or final inspections.

Our lending guidelines require that all structures on the property comply with local building codes and zoning ordinances to ensure the safety, marketability, and value of the collateral. Because these additions lack legal permitting, the property does not meet our current eligibility requirements.

If you are able to obtain retroactive permits or a letter of compliance from the local building authority, we would be happy to reconsider your application. Please note that this may require a new appraisal or inspection at that time.

If you have any questions regarding this decision, please contact your Loan Officer, [Officer Name], at [Phone Number] or [Email Address].

Sincerely,

[Name]

[Title]

[Lending Institution Name]