

Date: [Date]

To:

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Property Eligibility

Dear [Applicant Name],

Thank you for your recent application for a [Loan Type] regarding the property located at [Property Address].

We regret to inform you that we are unable to approve your request at this time. Our decision was based in whole or in part on the fact that the property does not meet our established eligibility requirements. Specifically, the following reason(s) influenced our decision:

- [Insert Reason: e.g., Property appraisal value is lower than required]
- [Insert Reason: e.g., Property type is ineligible for this loan program]
- [Insert Reason: e.g., Unacceptable property condition or required repairs]
- [Insert Reason: e.g., Environmental or zoning issues]

Appraisal Information (If Applicable):

If our decision was based on an appraisal or other property valuation, you have the right to receive a copy of that report. If you have not already received a copy, please contact us at the address below to request one.

Fair Housing and Equal Opportunity:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is [Name and Address of Regulatory Agency].

If you have any questions regarding this notice, please contact us at:

[Company Name]

[Department Name]

[Phone Number]

[Company Address]

Sincerely,

[Name of Sender]

[Title]