

Alex Morgan  
742 Evergreen Terrace  
Springfield, IL 62701  
United States

Springfield, March 22, 2025

## **Your Mortgage Loan Application**

Dear Alex Morgan,

thank you for your interest in our financing options and for submitting your mortgage loan application.

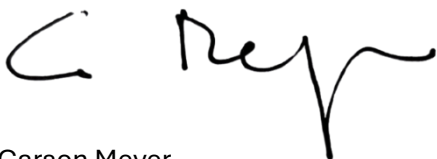
After carefully reviewing your submitted documents and thoroughly considering all relevant criteria, we regret to inform you that **we are unable to approve your application at this time.**

This decision is based on a comprehensive risk assessment in accordance with our internal banking policies and applicable federal and state regulations. Please understand that this does not reflect a general assessment of your personal creditworthiness, but rather that specific criteria in this individual case were determining factors.

We are of course available at any time for a personal consultation to explain our decision in more detail and to discuss possible alternatives.

Thank you for your understanding, and we wish you all the best in your future endeavors.

Sincerely,

A handwritten signature in black ink, appearing to read 'C Meyer', with a stylized flourish at the end.

Carson Meyer  
Loan Officer