

Olivia Martinez  
1850 Horizon Drive, Apt. 4B  
Lakeview Heights, CA 90999  
United States

Springfield, January 14, 2025

## Your Mortgage Loan Application

Dear Mrs. Martinez,

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.

Please note that financial conditions and evaluation criteria may change over time. A resubmission of your application at a later date is therefore generally possible, particularly if relevant factors such as your income situation, equity, or collateral develop positively.

We would be pleased to assist you in preparing specifically for a future application. As part of a consultation, we can discuss together which documents may need to be supplemented or which requirements may need to be met in order to improve the likelihood of approval.

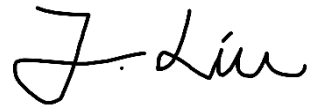
Of course, we will continue to treat all information you have provided with strict confidentiality and in accordance with applicable data protection regulations. Should you wish for your documents to be deleted or returned after the conclusion of the process, we will be happy to comply with your request.

We kindly ask you to refrain from inquiries regarding the internal decision-making process, as it is based on a variety of interrelated factors and cannot be disclosed in detail. Our decision was made carefully, objectively, and in accordance with uniform standards to ensure fair and responsible lending.

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 "J. Liu". The signature is written in a cursive style with a large, looped initial "J" and a smaller "Liu" following it.

Jamie Liu  
Loan Officer