

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 loan application.

After carefully reviewing the information and documentation you provided, we regret to inform you that **we are unable to approve your loan application at this time.**

This decision is the result of a comprehensive assessment conducted in accordance with our internal lending policies and applicable regulatory requirements. The determining factors in this individual case include, but are not limited to:

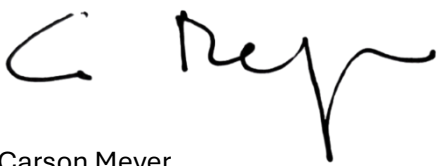
- The current debt-to-income ratio does not meet our lending criteria
- Insufficient verifiable income documentation for the requested loan amount
- Credit history factors relevant to this application

Please note that this decision does not constitute a general judgment of your overall creditworthiness, but is based solely on the circumstances and criteria applicable to this specific application.

We would be pleased to discuss this decision with you in more detail and explore potential alternatives or future options that may better suit your situation. Our advisors are available at any time for a personal consultation.

Thank you for your understanding. We wish you all the best in your future plans.

Sincerely,

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

Carson Meyer
Loan Officer