

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Lender's Name]
[Bank/Lender's Address]
[City, State, Zip Code]

Subject: Request for Reconsideration of FHA Loan Application

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally request a reconsideration of my FHA loan application that was recently denied on [insert date of denial]. I appreciate the time and effort your team has put into reviewing my application.

After receiving the denial notice, I took the opportunity to review the reasons provided and would like to address the concerns mentioned.

[Briefly explain the reasons for denial and your counterarguments or provide new information that may strengthen your case, e.g., improved credit score, additional documentation, changed financial circumstances, etc.].

I believe that with this additional information, my application meets the necessary criteria for approval. [Optional: Include any supporting documents or evidence that can strengthen your case, e.g., a copy of credit report, proof of income, letters of explanation, etc.].

I am committed to ensuring that I meet all loan requirements and am eager to work with you to move forward. Thank you for considering my request. I look forward to your favorable response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]