

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Title]
[Bank/Loan Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

Subject: FHA Home Loan Application Denial

I am writing to formally inform you that after careful review, we regret to inform you that your application for an FHA home loan, submitted on [Application Date], has been denied.

The reasons for this decision include, but are not limited to:

1. [Reason for Denial #1]
2. [Reason for Denial #2]
3. [Reason for Denial #3]

Please note that you have the right to request a free copy of your credit report and to dispute any inaccuracies that may be present. Instructions on how to obtain your credit report can be found in the Federal Trade Commission's website.

We encourage you to examine your financial status and consider possible remedial actions that could improve your chances for future applications. Thank you for your interest in our services. If you have any questions, please do not hesitate to reach out.

Sincerely,

[Your Name]
[Your Position]
[Bank/Loan Company Name]
[Contact Information]