

Mr Sample
Sample Bank
Address
Post Code

Bank Declines

Date

Dear _____,

Re : Your Declined Purchase And Refinance Commercial Mortgage Applications

More and more self employed professionals such as sole traders , partnerships or limited liability companies are finding it increasingly difficult to obtain new commercial mortgage finance if they have suffered the misfortune of having any historical or outstanding county court judgements , defaults or even mortgage and rent arrears.

It may be that their business plan , accounts and cash flow projections are considered unsuitable for the type of product that you are offering given the very competitive pricing that you promote in the market place.

There will be situations where the bank has no alternative but to decline commercial mortgage applications under these circumstances and therefore as a consequence you run the risk of losing their custom altogether. Giving your client (s) an alternative solution will ease the disappointment of a decline and help you to retain their future goodwill.

We may be able to offer your client(s) a fairer deal with the minimum of paperwork (self certification of income) and fuss up to 79 % of the open market value of their business property with margins between 3.25 % and 5.25 % over bank base rate.

3 Easy Steps

Simply refer your client (s) enquiry without giving any advice by telephoning myself where I will record their name (s) and contact details . I will manage the transaction on your behalf by contacting your client(s). Should you wish , I can also keep you informed of any progress to date.

I will telephone you shortly to discuss my proposal further.

Yours sincerely

XYZ
XYZ TITLE