



Denial/Withdrawn Form

Loan #: _____ Borrower Last Name: _____

Loan Officer: _____ Date of withdrawal/denial: _____

This is a Withdrawal(buyer requested) or Denial(UW requirement not met)

If withdrawal, what is the borrower reason: _____

If denial, check reason below. Please mark all that apply:

- Incomplete credit application Insufficient number of credit references
- Unacceptable type of credit references provided Unable to verify credit references
- Temporary or irregular employment Unable to verify employment Length of employment
- Income insufficient for amount of credit requested (ratios) Length of residence
- Excessive obligations in relation to income Unable to verify income
- Collection action or Judgement No Credit File Limited credit experience
- Poor credit performance with us Delinquent past or present credit obligations with others
- Garnishment or attachment Foreclosure of repossession Bankruptcy
- Number of recent inquiries on credit report Value or type of collateral not sufficient
- Other: _____

Email this completed form to tpohelp@flanaganstatebank.com