Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Loan Officer's Name

Bank/Financial Institution Name

Institution Address

City, State, Zip Code

Dear [Loan Officer's Name],

I am writing to formally request an explanation regarding the recent rejection of my loan application submitted on [date of application]. I was disappointed to learn about the decision and would appreciate further details to understand the specific reasons behind it.

Understanding the grounds for my application's rejection would be invaluable in addressing any issues and improving my chances for future applications. I am particularly interested in any specific criteria that were not met or documentation that was lacking.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]