

Appeal for Personal Loan Application

Date: [Insert Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally appeal the decision regarding my recent application for a personal loan submitted on [Application Date]. I understand that the application was declined due to insufficient credit history, as outlined in your communication dated [Date of Decline Notification].

While I acknowledge that my credit history is limited, I would like to provide additional context regarding my financial situation. [Briefly explain reasons for limited credit history, e.g., recently moved, young borrower, etc.]. Despite this, I have been managing my finances responsibly, including [mention any relevant positive financial behaviors such as timely rent payments, savings, etc.].

I believe that my current income and ability to make regular payments demonstrate my capacity to responsibly handle the loan. [Insert any additional supporting information, if applicable, such as a steady job or other sources of income].

Given this context, I kindly request a reconsideration of my application. I am willing to provide any further documentation or information that may assist in your re-evaluation process. Thank you for your time and consideration, and I look forward to your positive response.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Contact Information]