

# Appeal Letter for Credit Application

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally appeal the decision made regarding my recent credit application dated [date of application]. I understand that my application was declined due to [reason for rejection], and I would like to provide additional context and information that may positively impact your reconsideration of my application.

Since the date of my application, I have taken active steps to [explain any changes that strengthen your application, such as improving your credit score, increasing income, or addressing previous issues]. I believe these efforts may not have been fully considered in the initial review.

Furthermore, I am very interested in obtaining credit with [Lender's Company Name] due to [explain any relevant motivation, such as loyalty, specific needs, or positive past experiences]. I respectfully request that you reconsider my application based on this new information.

Thank you for considering my appeal. I look forward to your response and hope for a favorable reconsideration of my application. If you require any additional information, please feel free to contact me at your earliest convenience.

Sincerely,

[Your Name]