

Challenge to Personal Loan Denial

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally challenge the denial of my personal loan application dated [Insert Application Date]. I understand that my application was declined due to insufficient income. I would like to provide additional context regarding my financial situation and request a reconsideration of my application.

While my reported income may appear insufficient, I also have additional sources of income and financial support that were not fully considered. Specifically, [Briefly describe any additional income sources, financial support, or assets].

Furthermore, I have a strong credit history, evidenced by [Mention any relevant details, e.g., credit score, timely payments, etc.]. I believe this showcases my reliability in meeting financial commitments.

Given the above considerations, I kindly request that you reevaluate my application and the financial information provided. I am eager to provide any further documentation needed to support my case.

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

Sincerely,

[Your Name]