

# Loan Eligibility and Affordability Review

Date: [Insert Date]

Dear [Borrower's Name],

We have reviewed your application for a loan with [Lender's Name], and we would like to provide you with an overview of your eligibility and affordability status.

## Eligibility Criteria

- Credit Score: [Insert Credit Score]
- Employment Status: [Insert Employment Status]
- Annual Income: [Insert Annual Income]
- Existing Debt: [Insert Existing Debt Amount]

## Affordability Assessment

Based on our calculations, your monthly payment capacity is estimated to be [Insert Monthly Payment Capacity]. The proposed loan amount is [Insert Loan Amount], which translates to a monthly repayment of [Insert Proposed Monthly Repayment].

## Conclusion

Based on the above criteria, you are **[Eligible/Not Eligible]** for the requested loan. If you have any questions or require further clarification, please do not hesitate to contact us.

Thank you for considering [Lender's Name].

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Contact Information]