

# Credit Denial Appeal

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## **Subject: Appeal of Credit Denial**

Dear [Lender's Name],

I am writing to formally appeal the recent decision regarding my credit application dated [Date of Application]. I understand that my application was denied due to [specific reason for denial].

To support my appeal, I am providing additional documentation of my income, which I believe demonstrates my ability to meet the financial obligations associated with the credit I am seeking. Enclosed are copies of the following documents:

- Recent pay stubs from [your employer]
- Tax returns for the last two years
- Bank statements from the last three months
- Evidence of any additional income sources

I kindly request that you reconsider my application based on this new evidence. I am confident that my financial situation has sufficient stability and I am eager to establish a positive relationship with your institution.

Thank you for your time and consideration. I look forward to your prompt response.

Sincerely,

[Your Name]