

Loan Application Denial

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, Zip Code]

Dear [Applicant's Name],

Thank you for your recent application for a loan with [Lender's Name]. We appreciate your interest in our services and the time you took to submit your application.

After careful consideration, we regret to inform you that we are unable to approve your loan application at this time. This decision was based on [brief explanation of reason(s) for denial, if applicable, e.g., credit history, income level, etc.].

We encourage you to consider the following next steps:

- Review your credit report for any inaccuracies that may affect your score.
- Consider applying for a smaller loan amount, if applicable.
- Address any outstanding debts or financial obligations.
- Contact our office if you need assistance or have questions regarding this decision.

If you believe this decision was made in error, you may appeal by providing additional documentation by [insert deadline for appeal].

Thank you for considering [Lender's Name] for your financial needs. We wish you the best in your future endeavors.

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]

[Lender's Contact Information]