

Loan Disapproval Notice

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 [Company Name]. After carefully reviewing your application, we regret to inform you that we are unable to approve your loan request at this time.

Our decision was based on the following reasons:

- Insufficient credit history.
- Debt-to-income ratio exceeding our limit.
- Inadequate collateral.

We encourage you to improve these areas and consider reapplying in the future. If you would like more specific feedback regarding your application or would like to discuss your options, please feel free to contact us at [Company Phone Number] or [Company Email].

Thank you for considering [Company Name]. We wish you the best in your future financial endeavors.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Address]

[Company Phone Number]