

Loan Rejection Letter

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]. After careful consideration, we regret to inform you that we are unable to approve your loan request at this time.

The decision was based on the following criteria:

- **Credit Score:** Your current credit score of [Insert Score] does not meet our minimum requirement of [Insert Minimum Score].
- **Debt-to-Income Ratio:** Your debt-to-income ratio of [Insert Ratio]% exceeds our limit of [Insert Limit]%.
- **Employment Stability:** Your employment history does not meet our standard of [Insert Duration] years.
- **Income Verification:** We were unable to verify your reported income of [Insert Amount].

We encourage you to address these issues and consider reapplying in the future once your financial situation has improved.

If you have any questions regarding this decision, please do not hesitate to contact us at [Lender's Phone Number] or [Lender's Email Address].

Thank you for considering [Lender's Name].

Sincerely,

[Your Name]

[Your Position]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]