

Loan Rejection Letter

Date: [Insert Date]

[Borrower's Name]

[Borrower's Address]

Dear [Borrower's Name],

Thank you for your recent application for a loan with [Lender's Name]. We appreciate your interest in working with us and the time you spent completing the application.

After careful evaluation of 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 factors:

- Credit History: [Brief explanation]
- Income Verification: [Brief explanation]
- Debt-to-Income Ratio: [Brief explanation]
- Loan Amount Requested vs. [Lender's Guidelines]: [Brief explanation]

Please understand that this decision was not made lightly. We encourage you to review your credit report and finances to identify areas for improvement. Should your circumstances change, we welcome you to reapply in the future.

If you have any questions regarding our decision, please feel free to contact us at [Lender's Contact Information].

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

Sincerely,

[Your Name]

[Your Title]

[Lender's Name]