

Loan Rejection Notification

Dear [Applicant's Name],

Thank you for your recent application for a loan with [Company Name]. We appreciate your interest in our services.

After careful consideration, we regret to inform you that your application has been rejected. Below are the reasons for this decision:

- **Credit Score:** Your credit score does not meet our minimum requirement of [Score].
- **Debt-to-Income Ratio:** Your current debt-to-income ratio exceeds our allowable limit of [Ratio].
- **Employment History:** We were unable to verify a consistent employment history for the past [Years].
- **Insufficient Income:** Your declared income does not align with the amount of loan requested.
- **Incomplete Documentation:** Certain required documents were missing from your application.

We encourage you to address these issues and consider reapplying in the future. Should you have any further questions or require additional clarification, please do not hesitate to contact us.

Thank you for considering [Company Name] for your financial needs.

Sincerely,

[Your Name]
[Your Position]
[Company Name]
[Contact Information]