

# Credit Request Denial Letter

Date: [Insert Date]

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Email]  
[Your Phone Number]

[Lender's Name]  
[Lender's Company]  
[Company Address]  
[City, State, Zip Code]

Dear [Lender's Name],

Thank you for your recent application for credit with [Company Name]. After careful consideration, we regret to inform you that we are unable to approve your request for credit at this time.

The decision was based on [briefly state reason, e.g., credit history, insufficient income, etc.]. We encourage you to review your credit report and consider steps to improve your financial standing.

Please know that you have the right to request a free copy of your credit report from the major credit bureaus, which can assist you in understanding your credit status better.

Thank you for your interest in our services. We appreciate your understanding, and we look forward to the possibility of serving you in the future.

Sincerely,

[Your Name]  
[Your Position]  
[Company Name]