

Loan Application Decision

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 [Bank/Institution Name]. We appreciate your interest in our services and the opportunity to assist you with your financial needs.

After careful consideration of your application, we regret to inform you that we are unable to approve your loan request at this time. This decision was based on [briefly state reason, e.g., insufficient credit history, debt-to-income ratio, etc.].

We encourage you to take the following steps to improve your financial profile:

- Review your credit report for any discrepancies.
- Consider reducing existing debts.
- Seek financial counseling.

If you have any questions or would like to discuss further, please feel free to contact us at [Contact Information].

Thank you for considering [Bank/Institution Name]. We wish you all the best in your future financial endeavors.

Sincerely,

[Your Name]

[Your Title]

[Bank/Institution Name]

[Phone Number]