

Debt Consolidation Loan Application Denial

Dear [Applicant's Name],

Thank you for your recent application for a debt consolidation loan with [Company Name]. We appreciate your interest in our financial products.

After careful review of your application, we regret to inform you that we are unable to approve your debt consolidation loan at this time. The decision was made based on the following reasons:

- [Reason 1: e.g., Insufficient credit score]
- [Reason 2: e.g., High debt-to-income ratio]
- [Reason 3: e.g., Incomplete application information]

Please know that this decision is not a reflection of your character or personal worth. We encourage you to address the factors mentioned above and to consider reapplying in the future.

If you have any questions regarding this decision or wish to discuss your options, please do not hesitate to contact us at [Contact Information].

Thank you for choosing [Company Name]. We wish you success in your financial journey.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Contact Information]