

# Loan Affordability Assessment

Date: [Insert Date]

To: [Applicant's Name]

[Applicant's Address]

Dear [Applicant's Name],

We are pleased to provide you with the results of your loan affordability assessment. After reviewing your financial situation and considering your income, expenses, and credit history, we have determined your loan affordability as follows:

## Assessment Summary

- Monthly Income: \$[Insert Amount]
- Monthly Expenses: \$[Insert Amount]
- Net Disposable Income: \$[Insert Amount]
- Maximum Affordable Loan Amount: \$[Insert Amount]

Based on this assessment, you may qualify for a loan amount of up to \$[Insert Amount]. However, we recommend considering your personal circumstances and future financial commitments before making a decision.

For further assistance or to proceed with your loan application, please feel free to contact us at [Insert Contact Information].

Thank you for considering us for your financial needs.

Sincerely,

[Your Name]

[Your Position]

[Your Institution]

[Institution's Contact Information]