Loan Application Denial Notice

Date: [Insert Date]

Applicant Name: [Insert Applicant's Name]

Address: [Insert Applicant's Address]

City, State, Zip: [Insert City, State, Zip]

Dear [Insert Applicant's Name],

Thank you for your recent loan application with [Insert Bank/Institution Name]. We appreciate your interest in our services and the time you took to provide us with the necessary information.

After careful consideration, we regret to inform you that we are unable to approve your loan application at this time. This decision was based on [briefly state the reasons, e.g., insufficient credit history, credit score, income verification, etc.].

If you would like to discuss this decision or have questions regarding your application, please do not hesitate to contact us at [Insert Contact Number] or [Insert Email Address].

We encourage you to consider reapplying in the future when your circumstances may have changed.

Thank you for your understanding.

Sincerely,

[Insert Name]

[Insert Title]

[Insert Bank/Institution Name]

[Insert Contact Information]