

Loan Request Refusal Letter

Date: [Insert Date]

[Your Name]

[Your Title]

[Company/Bank Name]

[Company/Bank Address]

Dear [Applicant's Name],

Thank you for your recent application for a loan with [Company/Bank Name]. We appreciate your interest in our financial services.

After careful consideration of your request and review of your financial information, we regret to inform you that we are unable to approve your loan application at this time due to [specific reason, e.g., insufficient credit history, high debt-to-income ratio, etc.].

We encourage you to review your current financial situation and consider reapplying in the future. If you have any questions or would like to discuss this decision further, please do not hesitate to contact us.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Title]

[Company/Bank Name]