

# Loan Application Outcome

Dear [Applicant's Name],

Thank you for applying for a loan with [Bank Name]. We appreciate the time and effort you invested in your application.

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 reason, e.g., "credit history," "income verification," etc.].

We encourage you to review your financial situation and consider applying again in the future. If you have any questions or would like more information, please feel free to contact us at [contact information].

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Position]

[Bank Name]

[Contact Information]