

# Loan Application Denial Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

## **Subject: Secured Loan Application Denial**

Dear [Lender's Name],

We regret to inform you that your application for a secured loan in the amount of [Insert Amount] has been denied. After a thorough review of your application and financial history, we have determined that we cannot approve your request at this time.

The reasons for this decision include, but are not limited to:

- [Reason 1]
- [Reason 2]
- [Reason 3]

You are welcome to request a copy of your credit report and can seek improvements in your financial situation based on the information provided.

If you have any questions regarding this decision or wish to discuss further, please feel free to contact us at [Insert Contact Information].

Thank you for considering [Your Institution's Name]. We wish you the best in your future financial endeavors.

Sincerely,

[Your Name]

[Your Position]

[Your Institution's Name]