

Refinancing Application Acceptance Criteria

Dear [Applicant's Name],

We appreciate your interest in refinancing your loan with [Company Name]. To assist you in your application process, we have outlined the acceptance criteria below:

1. Credit Score

Your credit score must be a minimum of [insert minimum score]. Please provide a recent credit report.

2. Income Verification

Proof of stable income is required. Acceptable documents include:

- Recent pay stubs
- Tax returns from the last two years
- Bank statements

3. Debt-to-Income Ratio

Your debt-to-income ratio should not exceed [insert percentage]. Please provide details of all current debts.

4. Property Appraisal

An appraisal of your property may be needed to determine its current market value.

5. Current Loan Details

Please submit information regarding your existing loan, including balance, interest rate, and remaining term.

Once you have gathered the necessary documents, please submit your application to proceed with the refinancing process.

Thank you for considering [Company Name] for your refinancing needs. Should you have any questions, feel free to contact us at [contact information].

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[Contact Information]