

Risk-Based Pricing Notification

Date: [Insert Date]

Client Name: [Insert Client Name]

Client Address: [Insert Client Address]

Dear [Client Name],

We are reaching out to inform you about the risk-based pricing related to your commercial loan application. This letter aims to provide you with essential information about the pricing terms associated with your loan.

Your credit profile has been evaluated, and based on this assessment, a risk-based pricing adjustment has been applied to your loan offer. This adjustment reflects the credit risk associated with your loan request.

Loan Details:

- Loan Amount: [Insert Loan Amount]
- Interest Rate: [Insert Interest Rate]
- Term: [Insert Loan Term]

Credit Information:

Your credit score as of [Insert Date] is [Insert Credit Score]. Your score is one of the key factors utilized to determine the interest rate and terms of your loan.

If you have questions or would like to discuss your credit report further, please do not hesitate to reach out to us at [Insert Contact Information].

Thank you for choosing [Insert Company Name] for your financing needs. We look forward to assisting you with your commercial loan.

Sincerely,

[Your Name]

[Your Position]

[Company Name]

[Company Address]

[Company Phone Number]