

Variable-Rate Loan Credit Assessment

Date: [Insert Date]

Recipient Name:

[Insert Recipient Name]

[Insert Recipient Address]

[Insert City, State, ZIP Code]

Dear [Recipient Name],

We are pleased to inform you that your application for a variable-rate loan has been received and is currently under review. As part of our credit assessment process, we would like to detail the key factors that will influence our decision.

Loan Details

- Loan Amount Requested: [Insert Amount]
- Interest Rate Type: Variable
- Loan Term: [Insert Term]

Credit Assessment Criteria

Our assessment will consider:

- Your credit score
- Income stability and verification
- Debt-to-income ratio
- Employment history
- Your repayment history on previous loans

Please provide any additional information or documentation that may support your application by [Insert Response Date]. This will assist in expediting the review process.

If you have any questions regarding your application or the assessment process, please do not hesitate to contact us at [Insert Contact Information].

Thank you for choosing [Insert Company Name]. We look forward to working with you.

Sincerely,

[Your Name]

[Your Title]

[Insert Company Name]

[Insert Company Address]