

## LOAN DENIAL LETTER

,

Dear :

We appreciate the time and effort you invested in submitting your loan application. Unfortunately, after careful consideration, we must inform you that your application has been denied.

Our decision is based on a comprehensive evaluation of various factors, including but not limited to your credit history, income, and debt-to-income ratio.

While we are unable to approve your application at this time we encourage you to explore other financial options that may better align with your current circumstances. Additionally, we recommend reviewing your credit report to ensure its accuracy and address any potential issues that may have impacted our decision. You are entitled to obtain a free copy of your credit report from the credit reporting agency that we used in our evaluation.

If you have any questions or if there are extenuating circumstances that were not reflected in your initial application, please don't hesitate to contact our customer service department at or . We will gladly assist you and provide any clarification you may need.

We appreciate your understanding in this matter and thank you for considering us.

Sincerely,