

[Lender's Name]  
[Lender's Address Line 1]  
[Lender's Address Line 2]  
[City, State ZIP Code]

Date: [Date]

[Applicant's Name]  
[Applicant's Address Line 1]  
[Applicant's Address Line 2]  
[City, State ZIP Code]

Subject: Notification of Loan Application Decision

Dear [Applicant's Name],

Thank you for your interest in applying for a loan with [Lender Name]. We appreciate the opportunity to consider your application.

After a careful and thorough review of your application and supporting documentation, we regret to inform you that we are unable to approve your loan request at this time. The decision was made based on the following reason(s):

- **[Creditworthiness]:** The information obtained from your credit report and related financial data did not meet our minimum requirements for extending credit.  
(Example: Insufficient credit score, recent delinquencies, or high debt-to-income ratio.)
- **[Income Verification]:** We were unable to verify sufficient or stable income necessary to support the requested loan amount in compliance with our internal lending guidelines.
- **[Regulatory/Legal Compliance]:** Certain regulatory provisions and anti-money laundering policies require us to decline applications that do not fulfill identity, documentation, or lawful use requirements.

Please be assured that our evaluation process is designed to comply fully with all applicable fair lending laws, privacy regulations, and anti-discrimination policies.

You have the right to request a reconsideration of this decision or to submit additional information that may influence a future credit decision. In addition, if you believe an error has been made, or if you would like a copy of the information that influenced our decision, you may contact us at the address or phone number listed above within 60 days of this notice.

If your denial was based on information obtained from a consumer reporting agency, the contact information for the agency is provided below:

[Consumer Reporting Agency Name]  
[Agency Address]  
[Agency Phone Number]

Note that the consumer reporting agency did not make the credit decision and cannot provide specific reasons for the denial.

We appreciate your interest in [Lender Name] and encourage you to apply again in the future should your financial circumstances change.

Sincerely,  
[Loan Officer's Name]  
[Lender Name]  
[Contact Information]

This letter is intended to provide transparency regarding our decision and ensure compliance with the Fair Credit Reporting Act (FCRA), Equal Credit Opportunity Act (ECOA), and all other applicable laws and regulations.