

Date: [Insert Date]

[Applicant's Name]

[Applicant's Address]

[City, State, ZIP Code]

Subject: Loan Application Decision

Dear [Applicant's Name],

Thank you for your recent application for a personal loan with [Lender's Name]. We appreciate your interest in our financial services and the effort you put into your application.

After careful review and consideration of your application, we regret to inform you that we are unable to approve your loan request at this time.

Reason for Denial:

- **Credit History:** Our evaluation indicated that your current credit score and history do not meet our minimum requirements for personal lending.
- **Income Verification:** We were unable to verify a consistent level of income required to support the requested loan amount.
- **Lending Criteria:** Certain criteria, such as debt-to-income ratio or length of employment, were not met according to our guidelines.

Please understand that this decision does not reflect on your personal worth or capabilities, but is based solely on the lending policies and guidelines that we must follow.

Possible Next Steps:

- Review your credit report for accuracy and take steps to improve your credit standing if necessary.
- Consider reapplying once your financial situation aligns more closely with our lending criteria.
- If you wish, you may contact us at [Phone Number] or [Email Address] for further clarification about this decision or to discuss alternative solutions that may be available to you.

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

Sincerely,

[Your Name]

[Your Title/Position]

[Lender's Name]