

# Auto Loan Rejection Letter Sample

Date: [Insert Date]

[Applicant Name]  
[Applicant Address]  
[City, State, ZIP Code]

Dear [Applicant Name],

Thank you for applying for an auto loan with [Lender Name]. After a careful review of your application and supporting documents, we regret to inform you that we are unable to approve your loan request at this time.

## Reasons for Rejection

- Poor credit history
- Insufficient income to support the requested loan amount
- Incomplete or inaccurate application information
- High debt-to-income ratio

## Advice for Future Applications

- Review your credit report and take steps to improve your credit score.
- Work on reducing your existing debts to lower your debt-to-income ratio.
- Ensure all information provided in your application is complete and accurate.
- Increase your income or provide additional supporting income documentation if possible.

If you would like more information on why your application was declined, you have the right under the Fair Credit Reporting Act to request a copy of your credit report. Please contact us within 60 days if you wish to discuss your application further.

We appreciate your interest in [Lender Name] and encourage you to reapply in the future once your financial situation has improved. If you have any questions or need assistance, please contact our customer service team at [Contact Information].

Sincerely,  
[Your Name]  
[Title]  
[Lender Name]