

Appeal Message for Denied Credit Application

Subject: Appeal for Credit Application Denial - Application #[Number]

Dear [Lender Name] Credit Department,

I recently received notification that my application for [type of credit] was denied on [date], reference number [application number]. I am writing to appeal this decision and provide additional information for your reconsideration.

According to the denial letter, the decision was based on [specific reasons cited]. I would like to address each of these concerns:

Regarding [first reason], I want to clarify that [provide explanation and context]. This situation has since been resolved, as evidenced by [supporting documentation].

As for [second reason], [provide additional context or corrections to any errors in the credit report]. I have taken steps to [demonstrate creditworthiness: paid down debts, established payment history, increased income, etc.].

Since submitting my original application, my financial situation has improved significantly. [Provide specific improvements: increased income, reduced debt-to-income ratio, corrected credit report errors, etc.]. I have attached updated documentation including:

- Recent pay stubs showing income of [amount]
- Updated credit report with corrections
- [Other supporting documents]

I have been a responsible borrower with [mention positive credit history or relationship with institution]. I am confident that I can meet the obligations of this credit facility and respectfully request that you reconsider my application based on this additional information.

Please let me know if you require any further documentation. I appreciate your time and consideration.

Best regards,

[Your Name]

[Contact Information]

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