

Formal Denial Letter for Loan Application

Subject: Loan Application Status

Dear [Applicant Name],

We regret to inform you that your loan application for [Loan Type] submitted on [Date] has not been approved at this time.

The decision is based on our internal evaluation criteria, which include credit history, income verification, and other relevant financial assessments.

We encourage you to review your application details and consider reapplying in the future if circumstances change.

Sincerely,

[Your Name]

[Position]

[Bank/Institution Name]

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