

## Sample Rejection Letter

**DATE**

**APPLICANT NAME**

**APPLICANT ADDRESS**

SUBJECT: **\$DOLLAR** LOAN APPLICATION REQUEST  
REJECTION LETTER

Dear **APPLICANT**:

After careful consideration, **LENDER** was unable to take favorable action on your application for assistance. The specific reason(s) for the decision are as follows:

- There is not a reasonable assurance of repayment ability (cash flow) documented.
- There is insufficient collateral.
- There is insufficient equity.
- The proposal does not meet the eligibility requirements of the *LENDER's* program.
- Other

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract); and because all or parts of the applicant's income is derived from any public assistance program; or because the applicant has, in good faith, exercised any rights under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission. If a person believes he or she was denied assistance in violation of this law, they should contact the Federal Trade Commission, Washington, DC 20580.

Sincerely,

**LENDER REPRESENTATIVE**