Date…

Client Name,

Address…

**Sub: Loan Rejection Letter**

Dear (Name),

Further to your recent loan application, this is to advise you that we will not be able to extend credit to you at this time.

After a thorough review of your application and the supporting documents you supplied, we have concluded that your current financial situation precludes this institution from extending further credit to you at this time. (show actual problem and situation). When your financial picture changes and your current level of risk. exposure becomes lower, we would be happy to reconsider your application.

On behalf of (Bank name), I thank you for your ongoing business and trust that we will continue to serve you in the future.

If you have any Questions about the details of your loan application review please feel free to contact me at (000)00000.

Yours truly,

Manager Operations (Job designation),

Bank name…

Branch name and Address…