

[Your Name]
[Your Business Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Loan Officer or Department Head]
[Name of Lending Institution]
[Address of Institution]

RE: Formal Grievance Regarding Loan Application Number: [Application Number]

Dear [Name of Contact Person],

I am writing to formally submit a grievance regarding the handling of my recent small business loan application. Based on the interactions and the subsequent decision received on [Date], I am concerned that my application was subject to gender-based bias, violating fair lending practices.

Specifically, I am concerned about the following points:

- **Inappropriate Questioning:** During the interview process, I was asked questions regarding [mention specific topics, e.g., marital status, childcare, or spouse's income] that I believe would not have been directed toward a male applicant in a similar financial position.
- **Inconsistent Criteria:** Despite meeting the published credit score, collateral, and revenue requirements, my application was [denied / offered significantly lower terms], while comparable male-led businesses in my industry have reportedly received more favorable outcomes.
- **Subjective Evaluation:** The feedback provided for the rejection focused on subjective "character" or "leadership" assessments rather than the objective financial health of my business.

Under the Equal Credit Opportunity Act (ECOA), it is unlawful for creditors to discriminate against applicants on the basis of sex. I believe my application was not evaluated solely on its financial merits.

I request a formal internal review of my application file by a supervisor or a different lending committee. I also request a detailed, written explanation of the specific financial reasons for the original decision as required by law.

I look forward to your prompt response and a resolution to this matter within [Number] business days. I hope to resolve this internally before seeking further assistance from the Consumer Financial Protection Bureau (CFPB) or relevant regulatory bodies.

Sincerely,

[Your Signature]

[Your Printed Name]