

[Date]

[Applicant Name]  
[Applicant Address]  
[City, State, Zip Code]

Re: Loan Application Reference Number: [Application ID]

Dear [Applicant Name],

Thank you for your recent loan application with [Financial Institution Name]. We have completed our review of your request for a [Loan Type] in the amount of \$[Requested Amount].

**Decision Status: [Approved / Declined / Counter-Offer]**

[If Approved]

We are pleased to inform you that your loan application has been approved. Please find the attached loan agreement outlining the terms, interest rates, and repayment schedule. To proceed, please sign and return the documents by [Expiration Date].

[If Declined]

After a thorough review of your application and credit history, we regret to inform you that we are unable to approve your loan request at this time. Our decision was based on the following factor(s):

- [Reason 1]
- [Reason 2]

Pursuant to the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from [Credit Bureau Name] within 60 days.

[If Counter-Offer]

While we cannot approve your original request, we are able to offer you a loan for \$[Counter Amount] with the following modified terms: [List Terms]. Please let us know if you would like to accept this offer.

If you have any questions regarding this decision, please contact our loan department at [Phone Number] or via email at [Email Address].

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]