

[Lending Institution Name]
[Street Address]
[City, State, Zip Code]
[Date]

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

RE: Approval of Unsecured Debt Consolidation Loan

Dear [Applicant Name],

We are pleased to inform you that your application for an unsecured debt consolidation personal loan has been approved. Based on our review of your financial profile, we are prepared to offer the following terms:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Rate]% (Fixed APR)
- **Loan Term:** [Number] Months
- **Monthly Payment:** \$[Amount]
- **Origination Fee:** \$[Amount]

This loan is intended to consolidate your existing high-interest debts into a single, manageable monthly payment. Please note that as this is an unsecured loan, no collateral is required.

Next Steps:

To finalize your loan and initiate the funding process, please log in to your account portal at [Link] to sign your Digital Promissory Note. Once signed, the funds will be disbursed via [Direct Deposit/Check] within [Number] business days.

This approval offer is valid until [Expiration Date]. If you have any questions regarding your repayment schedule or the terms of this agreement, please contact our loan department at [Phone Number].

Congratulations on taking this step toward achieving your financial goals.

Sincerely,

[Name of Loan Officer/Underwriter]
[Title]
[Lending Institution Name]