

[Date]

[Applicant Name]

[Business Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Equipment Loan Application

Dear [Applicant Name],

Thank you for choosing [Bank Name] for your business financing needs. We have carefully reviewed your application for an equipment loan in the amount of \$[Loan Amount].

Regrettably, we are unable to approve your request at this time. Our decision was based on the following reason(s):

- **Inability to Verify Cash Flow:** Based on the financial documentation provided, we were unable to verify sufficient or consistent cash flow to support the proposed debt obligations.

Our credit decision was based on internal policies regarding debt service coverage ratios and the verification of business revenue. If you believe there is additional documentation, such as updated tax returns, audited financial statements, or bank records that could clarify your business's cash flow position, we would be happy to reconsider your application in the future.

If you have any questions regarding this letter, please contact your Loan Officer, [Officer Name], at [Phone Number].

Thank you for your interest in [Bank Name]. We wish you and your business continued success.

Sincerely,

[Signature]

[Name of Representative]

[Title]

[Bank Name]