

[Date]

[Applicant Name]

[Business Name]

[Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Equipment Financing Application

Dear [Applicant Name],

Thank you for giving [Company Name] the opportunity to consider your request for equipment financing. After carefully reviewing your application and the documentation provided, we regret to inform you that we are unable to approve your request at this time.

Our decision was based on the following reason(s):

- Inability to verify business revenue through the provided financial statements or bank records.
- Insufficient documentation to substantiate year-to-date income requirements.

Our credit policy requires verifiable proof of cash flow to ensure that the financing structure aligns with the business's debt-service coverage capabilities. Because we were unable to confirm the revenue figures necessary to meet our underwriting guidelines, we cannot move forward with this lease or loan agreement.

If there is additional documentation available-such as audited financial statements, processed tax returns, or official merchant processing statements-that may clarify your revenue position, we would be willing to reconsider your application in the future.

If you have any questions regarding this notice, please contact our underwriting department at [Phone Number].

Sincerely,

[Sender Name]

[Title]

[Company Name]