

Date: [Date]

[Applicant Name]

[Business Name]

[Address]

[City, State, Zip Code]

Subject: Notification of Credit Decision

Dear [Applicant Name],

Thank you for your recent application for equipment financing regarding [Equipment Description]. After a thorough review of your application and the supporting 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 income:** The financial documentation provided was insufficient to confirm the minimum income requirements necessary for this financing agreement.

If you can provide additional documentation, such as certified tax returns, audited financial statements, or official bank records that clearly demonstrate your business income, we would be happy to reconsider your application.

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

Thank you for the opportunity to consider your financing needs.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]