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

Re: Construction Loan Application for [Project Address]

Dear [Applicant Name],

Thank you for submitting your construction loan application to [Financial Institution Name]. We have carefully reviewed your request and the supporting documentation provided for the proposed building project.

At this time, we regret to inform you that we are unable to approve your loan application. This decision is based on the following reason:

Insufficient Builder Experience: Our lending guidelines require the primary contractor to demonstrate a specific track record of successfully completed projects of similar scope, size, and complexity. After reviewing the builder's profile and references, it was determined that the current experience level does not meet our minimum underwriting requirements for this type of construction.

Our decision was based in whole or in part on information obtained from the following sources:

- Builder's project portfolio and license verification.
- Internal credit policy regarding contractor risk assessment.

If you choose to work with a different contractor who meets our experience requirements, or if you can provide additional documentation regarding the current builder's specialized expertise, we would be happy to reconsider a new application in the future.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because all or part of the applicant's income derives from any public assistance program. The federal agency that administers compliance with this law concerning this creditor is [Name and Address of Regulatory Agency].

Sincerely,

[Loan Officer Name]
[Title]
[Financial Institution Name]