

[Date]

[Applicant Name]

[Business Name]

[Address Line 1]

[Address Line 2]

RE: Notice of Action Taken - Commercial Agribusiness Loan Application

Dear [Applicant Name],

Thank you for submitting your application for a commercial agribusiness loan. We have carefully reviewed your request and the supporting documentation regarding your agricultural production plan.

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

- **Insufficient Acreage for Commercial Viability:** The total acreage currently under production does not meet our minimum requirements for commercial-scale financing.
- **Projected Production Volume:** Based on the low acreage provided, the projected yield and revenue do not demonstrate sufficient cash flow to satisfy the debt service requirements of this loan.

Our credit policy requires a minimum production scale to ensure that the enterprise can withstand market fluctuations and operational overhead. At your current scale, the operation is classified as a small-scale or hobby farm rather than a commercial agribusiness under our lending guidelines.

If you believe there are additional facts we should consider, such as intensive high-yield farming techniques or specialized greenhouse production that may offset the low acreage, please feel free to provide a detailed technical production plan for reconsideration.

Notice: 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.

Sincerely,

[Name of Loan Officer]

[Title]

[Financial Institution Name]