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[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Commercial Farming Loan Application - [Application Number]

Dear [Applicant Name],

Thank you for giving [Name of Financial Institution] the opportunity to review your request for a commercial farming loan. After a thorough evaluation of your application and the submitted business plan, we regret to inform you that we are unable to approve your loan request at this time.

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

- **Inadequate Acreage:** The total land area available for production does not meet our minimum requirements for a commercial operation of this type.
- **Projected Profitability:** Based on current market rates and the scale of the operation, the projected yield and revenue do not demonstrate a sufficient margin to cover operating expenses and debt service obligations.

Our credit policy requires that commercial farm ventures demonstrate a sustainable scale of economy to ensure long-term financial viability. Given the current acreage, the projected net income does not meet the debt-to-income ratios required for approval.

If you believe there are additional facts we should consider, such as secured long-term lease agreements for additional land or updated intensive farming yield data, we would be willing to review a revised application in the future.

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]

[Name of Financial Institution]