

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: Notice of Loan Denial - Deficient Acreage Yield

Dear [Borrower Name],

Thank you for submitting your application for harvest financing. After a thorough review of your farm's historical production data and current crop projections, we regret to inform you that we are unable to approve your loan request at this time.

Your application was denied based on the following reason(s):

- **Deficient Acreage Yield:** The historical and/or projected yield per acre for the collateralized crop does not meet the minimum production requirements necessary to secure the requested loan amount.
- **Insufficient Repayment Capacity:** Based on the projected yield, the estimated total harvest value is insufficient to cover the principal, interest, and associated operating costs.

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

[Insert specific data source, e.g., Multi-Peril Crop Insurance (MPCI) records, County Average Yields, or Farm Inspection Report dated MM/DD/YYYY].

If you believe there has been an error in the acreage data or if you have updated production records that were not included in your initial application, you may request a reconsideration by submitting additional documentation within [Number] days of the date of this letter.

If you have any questions regarding this decision, please contact your loan officer at [Phone Number] or via email at [Email Address].

Sincerely,

[Name of Loan Officer/Underwriter]
[Title]
[Lending Institution Name]