

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Loan Application Number: [Application Number]

Dear [Applicant Name],

We regret to inform you that your application for a [Livestock/Crop] loan has been denied at this time.

After a thorough review of your farm records and current production data, we have determined that your operation does not meet the minimum eligibility requirements regarding production history. Specifically, the denial is based on the following factor:

**Subpar Acreage Yield:** Your historical crop yields per acre are significantly lower than the established county averages and the minimum benchmarks required for loan security. Based on our analysis, the current projected yield is insufficient to demonstrate the ability to repay the debt and cover operating expenses.

Our decision was based on the following data points:

- Average Yield per Acre: [Insert Yield]
- Required Benchmark Yield: [Insert Benchmark]
- Comparison Period: [Insert Years]

If you believe there are extenuating circumstances, such as localized weather disasters or documented soil issues that have since been mitigated, you may submit a written request for reconsideration within [Number] days of the date of this letter. Please include any additional documentation, such as updated yield maps or professional agronomist reports, to support your request.

Thank you for your interest in our lending programs. We wish you the best in your future agricultural endeavors.

Sincerely,

[Name of Loan Officer]

[Title]

[Lending Institution Name]