

[Date]

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

RE: Loan Application Number: [Application Number]

Dear [Applicant Name],

Thank you for your recent application for a rural farming loan with [Lending Institution Name]. After a thorough review of your documentation and production records, we regret to inform you that we are unable to approve your request at this time.

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

Insufficient Per-Acre Yield: Our credit policy requires a minimum average production yield per acre to ensure sufficient cash flow for debt servicing. Your documented historical yields are currently below the regional benchmarks required for this specific loan program.

We encourage you to reapply in the future once you can demonstrate improved production trends or if you implement new agricultural practices that enhance your yield consistency.

If you believe there has been an error in the data used for this evaluation, or if you have updated production reports, please contact your loan officer at [Phone Number].

Sincerely,

[Officer Name]
[Officer Title]
[Lending Institution Name]