

[Date]

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

Subject: Loan Application Status - [RV Year/Make/Model]

Dear [Applicant Name],

Thank you for choosing [Financial Institution Name] for your recreational vehicle financing needs. We have carefully reviewed your application for the [Year] [Make] [Model].

Regrettably, we are unable to approve your loan request at this time. Our decision is based on the following specific reason regarding the collateral:

**Non-Compliant Asset Age:** Our current lending policy requires that recreational vehicles meet specific age requirements to qualify for financing. The vehicle identified in your application exceeds the maximum age limit established by our institution.

Please note that this decision is based solely on the collateral guidelines and is not a reflection of your personal creditworthiness. If you select a newer model that meets our age requirements, we would be happy to review a new application from you.

If you have any questions regarding this decision, please contact our loan department at [Phone Number] or [Email Address].

Sincerely,

[Name/Signature]  
[Title]  
[Financial Institution Name]