

[Date]

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

Subject: Loan Application for [Year, Make, Model of RV]

Dear [Applicant Name],

Thank you for your interest in financing your Recreational Vehicle with [Financial Institution Name]. We have carefully reviewed your application submitted on [Date].

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

- **Unacceptable Asset Age:** The vehicle identified in your application exceeds our maximum age requirement for financing. Our current policy limits financing to vehicles manufactured within the last [Number] years.

This decision pertains specifically to the collateral age and is not necessarily a reflection of your creditworthiness or financial standing. If you choose to select a newer model that meets our age requirements, we would be happy to review a new application for you.

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

Thank you for the opportunity to consider your request.

Sincerely,

[Name of Loan Officer/Department]
[Financial Institution Name]