

[Date]

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

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

Dear [Applicant Name],

Thank you for choosing [Lender 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 reason:

- **Unacceptable Vehicle Age:** Our current lending policy limits financing to recreational vehicles that are [Number] years old or newer. The vehicle identified in your application exceeds this age threshold.

This decision is based specifically on our collateral requirements and is not a reflection of your personal creditworthiness. If you select a newer vehicle that meets our guidelines, we would be happy to review a new application from you.

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

Thank you for your interest in our services.

Sincerely,

[Name/Signature]
[Title]
[Lender Name]