

[Company Name]  
[Company Address]  
[City, State, Zip Code]  
[Date]

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

Subject: Loan Application Status - [Application Number]

Dear [Applicant Name],

Thank you for choosing [Company Name] for your recreational vehicle financing needs. We have carefully reviewed your application for the following collateral:

**Vehicle:** [Year, Make, Model]  
**VIN:** [VIN Number]

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

**Unacceptable Collateral Age:** Our current lending policy restricts financing to recreational vehicles that are [Maximum Age] years old or newer. The vehicle identified in your application exceeds the maximum age limit established by our credit guidelines.

Please note that this decision is based specifically on the collateral provided and does not necessarily reflect your personal creditworthiness. If you find a newer vehicle that meets our age requirements, we would be happy to review a new application from you.

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

Sincerely,

[Name/Signature]  
[Title]  
[Company Name]