

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Loan Application Number: [Application Number]

Dear [Applicant Name],

Thank you for your recent interest in a loan with [Company Name].

We regret to inform you that we are unable to approve your loan application at this time. This decision was made for administrative reasons due to incomplete documentation.

Specifically, your application was missing the required **Income Verification**. Despite our requests, we did not receive the following items needed to process your request:

- [List missing items, e.g., Pay stubs, Tax returns, or Bank statements]

Because we were unable to verify your income, we could not complete our evaluation of your creditworthiness. This is an administrative rejection and not a reflection of your credit score.

If you are still interested in obtaining a loan, you are welcome to reapply once you have all the necessary documentation prepared. If you believe this information was sent, please contact our loan department at [Phone Number].

Thank you for the opportunity to consider your application.

Sincerely,

[Name of Sender]

[Title]

[Company Name]