

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Your Credit Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit Applied For]. We appreciate your interest in our services.

After a careful review of your application and the supporting documentation provided, we regret to inform you that we are unable to approve your request at this time. Our decision was based on the following factor(s):

- Lack of steady income history.

Our policy requires applicants to demonstrate a consistent and stable source of income over a specific period to ensure the ability to meet repayment obligations. Because your current income history does not meet these minimum requirements, we cannot extend credit to you presently.

If you have any questions regarding this decision, you may contact our credit department at [Phone Number] or by mail at the address listed below.

Thank you for the opportunity to consider your application. We wish you the best in your future financial endeavors.

Sincerely,

[Your Name/Name of Representative]

[Company Name]

[Company Address]