

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

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

Dear [Applicant's Name],

Subject: Equity Loan Denial

We regret to inform you that your application for an equity loan with [Lender's Name] has been denied. After careful review of your application and supporting documentation, we have determined that we are unable to approve your request at this time.

The reason for your denial is as follows:

- [Reason 1: e.g., Insufficient credit score]
- [Reason 2: e.g., High debt-to-income ratio]
- [Reason 3: e.g., Incomplete documentation]

We encourage you to review your financial circumstances and consider addressing the issues outlined above. You may wish to reapply for the loan in the future once these factors have been improved.

If you have any questions about this decision or would like to discuss it further, please do not hesitate to contact us at [Lender's Phone Number] or [Lender's Email Address].

Thank you for considering [Lender's Name] for your loan needs.

Sincerely,

[Your Name]  
[Your Title]  
[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]