

[Your Bank's Letterhead]

[Date]

[Borrower's Name]

[Borrower's Address]

[City, State, Zip Code]

Dear [Borrower's Name],

Thank you for your recent application for a recreational vehicle (RV) loan with [Bank's Name]. After careful consideration, we regret to inform you that we are unable to approve your loan request at this time.

The decision was based on the following factors:

1. [Reason 1: e.g., insufficient credit score]
2. [Reason 2: e.g., high debt-to-income ratio]
3. [Reason 3: e.g., incomplete documentation]

We encourage you to review your financial situation and consider addressing the above factors. Should you wish to discuss this decision further or consider alternative financing options, please do not hesitate to contact us at [Bank's Phone Number] or [Bank's Email].

Thank you for considering [Bank's Name] for your financing needs. We wish you the best in your search for the right loan.

Sincerely,

[Loan Officer's Name]

[Loan Officer's Title]

[Bank's Name]

[Bank's Contact Information]