

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

[Loan Officer's Name]

TD Bank

[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally address the recent denial of my loan application dated [application date] for the loan amount of [amount].

I would appreciate some clarification regarding the reasons for the denial, as I believe there may be mitigating circumstances that warrant reconsideration. [Briefly mention any relevant information that may affect the decision, such as changes in financial situation or additional documentation you can provide.]

Additionally, I would like to inquire if there are any alternative loan options available or if there is a possibility to appeal the decision.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]