

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank/Institution Name]
[Bank Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to formally appeal the decision regarding my recent loan application dated [insert application date], which was [approve/denied] on [insert decision date].

I understand the reasons for the initial decision; however, I would like to provide additional context and information that may help reconsider my application.

[Paragraph 1: State the reason for your appeal, addressing any specific concerns raised in the original decision.]

[Paragraph 2: Provide supporting evidence or documentation that highlights your financial stability, such as income, assets, or improved credit score.]

[Paragraph 3: Explain your purpose for the loan and how it will positively impact your financial situation or community.]

I am committed to fulfilling my financial obligations and believe that with your reassessment, you will find that I am a strong candidate for this loan. Thank you for taking the time to consider my appeal. I look forward to your positive response.

Warm regards,

[Your Name]

[Your Signature (if sending a hard copy)]