

Current Date: [Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding Your Debt Consolidation Loan Application

Dear [Applicant Name],

Thank you for submitting your application for a debt consolidation loan with [Financial Institution Name]. We have carefully reviewed your request and the supporting documentation provided.

Regrettably, we are unable to approve your application at this time. Our decision was based on the following reason:

Employment Instability: Our current lending criteria require a consistent and stable history of employment to ensure the long-term repayment of the loan. Based on your recent employment history, we are unable to verify the stability required for this specific loan product.

Please note that this decision applies only to your current application. We encourage you to reapply in the future once you have established a more consistent period of employment, typically six to twelve months with the same employer.

If you have any questions regarding this notification, please contact our customer service department at [Phone Number].

Sincerely,

[Name/Department]

[Financial Institution Name]