

[Date]

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

Subject: Notice of Decision Regarding Your Debt Consolidation Application

Dear [Applicant Name],

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

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

- **Irregular employment history:** Our current lending guidelines require a stable and continuous history of employment to ensure consistent repayment capacity.

If you believe there has been an error or if you have additional documentation regarding your income stability that was not included in your initial application, you may request a reconsideration within [Number] days.

Under the Equal Credit Opportunity Act, you have the right to a statement of specific reasons for this decision if requested within 60 days of this notification. Additionally, if our decision was based on information from a consumer credit report, you have the right to obtain a free copy of that report from the credit reporting agency listed below:

[Credit Reporting Agency Name]
[Agency Address]
[Agency Phone Number]

Thank you for your interest in our services. We wish you the best in your financial endeavors.

Sincerely,

[Name of Loan Officer/Underwriter]
[Title]
[Financial Institution Name]