

[Company Name]
[Company Address]
[City, State, Zip Code]
[Date]

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

Subject: Notice of Decision Regarding Your Loan Application

Dear [Applicant Name],

Thank you for your interest in a Debt Consolidation Loan with [Company Name]. We have carefully reviewed your application and the supporting documentation provided.

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

- **Employment Instability:** Our current lending criteria require a consistent and stable history of employment to ensure the long-term repayment of the loan. Your current application does not meet the minimum duration or stability requirements for employment history at this time.

We understand that this may be disappointing news. This decision does not reflect your character or future potential, but rather our current internal risk assessment guidelines.

If your employment situation stabilizes or changes significantly in the future, we invite you to re-apply after a period of [e.g., 6 months].

If you have any questions regarding this notification, please contact our loan processing department at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]
[Title]
[Company Name]