

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Loan Application Status - [Application Reference Number]

Dear [Applicant Name],

Thank you for choosing [Financial Institution Name] for your debt consolidation loan needs. We have carefully reviewed your application and the supporting documentation provided.

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

- **Inability to verify current employment:** We were unable to confirm your active employment status with the employer listed on your application.
- **Employment History:** Your current length of employment does not meet our minimum requirement for this specific loan product.

Our lending criteria require a stable and verifiable source of income to ensure that loan obligations can be met comfortably. If there has been a misunderstanding regarding your employment details, or if you can provide additional documentation such as recent pay stubs or an official letter from your HR department, we would be happy to reconsider your application.

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

Sincerely,

[Sender Name/Department]

[Financial Institution Name]

[Contact Information]