

[Date]

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

Subject: Regarding Your Debt Restructuring Application - [Reference Number]

Dear [Applicant Name],

Thank you for giving us the opportunity to review your request for debt restructuring regarding your account(s) with [Financial Institution Name].

After a thorough evaluation of your application and the supporting financial documentation provided, we regret to inform you that we are unable to approve your request for debt restructuring at this time.

Our decision is based on the following factor(s):

- **Employment Volatility:** Based on your recent employment history, your current income stream does not meet our internal requirements for long-term repayment stability. The inconsistent nature of your current earnings poses a significant risk to the sustainability of a restructured payment plan.

We understand that this may not be the news you were hoping for. While we cannot proceed with a formal restructuring today, we encourage you to reapply once you have established a more stable and continuous employment history, typically spanning a period of [Number] months.

In the meantime, we recommend that you continue making your minimum required payments to maintain your credit standing. If you have questions regarding this decision, you may contact our Credit Review Department at [Phone Number] or [Email Address].

Thank you for your understanding.

Sincerely,

[Name of Officer/Department]  
[Financial Institution Name]