

[Date]

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

Subject: Notice of Decision Regarding Debt Consolidation Loan Application

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your debt consolidation needs. We have carefully reviewed your application for a loan in the amount of \$[Loan Amount].

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

- Length of time with current employer is below our minimum requirement.
- Insufficient continuous employment history over the past [Number] years.
- Inability to verify current employment status.

Our lending policy requires a stable employment history to ensure the long-term repayment ability of our borrowers. While we cannot proceed with this application today, we encourage you to reapply once you have reached [Number] months of continuous employment.

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

Sincerely,

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