

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding your Debt Consolidation Application - [Application Number]

Dear [Applicant Name],

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

Regrettably, we are unable to approve your request for a debt consolidation loan at this time. Our decision is based on our current lending criteria regarding employment stability.

Specifically, your application does not meet the required threshold for continuous length of employment or steady income history required to guarantee the long-term repayment of the loan. Stable employment is a primary factor we consider to ensure that the consolidation plan remains sustainable for our clients.

We encourage you to reapply once you have established a more consistent employment history, typically after [Number] months of continuous service with your current employer.

If you believe there has been an error or if you can provide additional information regarding your work history, please contact our review department at [Phone Number].

Thank you for your interest in our services.

Sincerely,

[Name of Representative]

[Title]

[Company Name]