

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding your Debt Consolidation Loan Application

Dear [Applicant Name],

Thank you for choosing [Financial 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:

- **Insufficient Employment Tenure:** Our current lending criteria require a minimum period of continuous employment with your current employer to ensure income stability. Your application indicates that your length of employment does not currently meet these requirements.

Please note that this decision is not a reflection of your character or creditworthiness in other areas. We encourage you to reapply once you have reached at least [Number] months of continuous employment with your current employer.

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

Thank you for your interest in our services.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]