

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Loan Application Status - [Application Number]

Dear [Applicant Name],

Thank you for your recent application for a Debt Consolidation Loan. We have carefully reviewed your request and the supporting documentation provided.

At this time, we are unable to approve your application for the following reason(s):

- **Short-term employment history:** Our current lending guidelines require a minimum continuous employment period of [Number] months/years with your current employer to ensure stable income for repayment.

We understand this may be disappointing news. Our decision was based on our internal credit policy regarding employment stability and does not necessarily reflect your overall creditworthiness.

You are welcome to re-apply once you have met the minimum employment duration required. If there has been a mistake regarding your employment dates, please contact us at [Phone Number] or [Email Address] to provide updated information.

Thank you for considering [Financial Institution Name] for your financial needs.

Sincerely,

[Officer Name/Department]

[Financial Institution Name]