

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action - Loan Application #[Application Number]

Dear [Applicant Name],

Thank you for your recent interest in a loan with [Company Name]. We have completed the administrative review of your application.

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

- Unable to verify employment history.
- Incomplete or inconsistent employment documentation.

Our policy requires a confirmed and continuous employment history to satisfy our lending criteria. Despite our efforts to contact the employers listed on your application, we were unable to obtain the necessary verification required for approval.

If you can provide additional documentation, such as certified pay stubs, tax returns (Form W-2), or a signed letter from your Human Resources department, we would be happy to reconsider your application.

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

Sincerely,

[Name of Representative]

[Title]

[Company Name]