

[Date]

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

Subject: Loan Application Status - [Application Number]

Dear [Applicant Name],

Thank you for your recent interest in a loan with [Company Name]. We have carefully reviewed your application and the documentation provided.

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

- **Inadequate Employment Tenure:** Our current lending policy requires a minimum period of continuous employment with your current employer to ensure income stability. Your current length of employment does not meet these minimum requirements.

This decision is not a reflection of your creditworthiness or character. We encourage you to reapply once you have reached [Required Number of Months/Years] of continuous employment with your current employer.

If you believe there has been an error in the information used or if you have any questions regarding this notice, please contact our loan department at [Phone Number] or [Email Address].

Thank you for choosing [Company Name].

Sincerely,

[Name of Loan Officer]  
[Title]  
[Company Name]