

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Regarding Your Loan Application - [Application Reference Number]

Dear [Applicant Name],

Thank you for your recent application for a [Loan Type] with [Financial Institution Name]. We appreciate the opportunity to review your request.

After a thorough review of your application and the supporting documentation provided, we regret to inform you that we are unable to approve your loan request at this time.

Our decision is based on the following reason:

- **Insufficient Employment Duration:** Our current lending policy requires a minimum continuous employment period of [Number of Months/Years] with your current employer to demonstrate income stability. Your application indicates a tenure of [Current Tenure].

This decision is not a reflection of your character or future potential. We encourage you to reapply once you have met the minimum employment duration requirement mentioned above.

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

Sincerely,

[Your Name/Department Name]

[Financial Institution Name]