

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Mortgage Loan Application #[Application Number]

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your home financing needs. We have completed the review of your mortgage application for the property located at [Property Address].

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

**Unverified Employment History:** We were unable to successfully verify your employment history or current standing with the employer(s) provided. To meet our lending guidelines, we require a consistent and verifiable work history, which could not be confirmed during our processing period.

If there has been a misunderstanding or if you can provide additional documentation-such as certified tax returns, pay stubs, or a direct contact for human resources-we would be happy to reconsider your application.

If a credit report was used in relation to this decision, you have the right to obtain a free copy of that report within 60 days from the credit reporting agency listed below:

[Credit Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

Thank you for the opportunity to review your application. We wish you the best in your future home search.

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[Phone Number]