

[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 mortgage needs. We have carefully reviewed your application for a home loan regarding the property located at [Property Address].

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

- **Inconsistent Employment History:** Our lending guidelines require a stable two-year history of continuous employment or consistent income within the same field. Your current documentation does not meet the minimum stability requirements necessary for approval.

Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Consumer Reporting Agency Name]
[Address]
[Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

While we cannot proceed with your loan today, we encourage you to reapply once you have established a more consistent employment record. If you have any questions regarding this letter, please contact our loan processing department at [Phone Number].

Sincerely,

[Name of Loan Officer/Underwriter]
[Title]
[Lending Institution Name]

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or because all or part of the applicant's income derives from any public assistance program.