

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Mortgage Loan Application - [Application Number]

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your mortgage financing needs. We have carefully reviewed your application for a mortgage loan regarding 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):

- **Irregular Employment Record:** Our current lending guidelines require a stable and continuous two-year history of employment or income within the same field. Your current documentation indicates gaps or fluctuations in employment that do not meet our minimum requirements for secondary market eligibility.

Please note that this decision was based on information obtained from your application and the following credit reporting agency:

[Credit Bureau Name]

[Credit Bureau Address]

[Credit Bureau Phone Number]

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

We encourage you to re-apply once you have established a more consistent employment history. 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]