

Mortgage Loan Denial Notification

Date: [Insert Date]

Applicant Name: [Insert Applicant's Name]

Applicant Address: [Insert Applicant's Address]

Dear [Insert Applicant's Name],

We regret to inform you that your mortgage loan application has been denied due to concerns regarding your job history. After a thorough review, it was determined that your employment history reflects instability, which does not fulfill our mortgage lending requirements.

Our decision was based on the following factors:

- Frequent job changes over the past few years
- Periods of unemployment
- Lack of a stable income source

We encourage you to work towards stabilizing your employment situation and consider reapplying in the future once your job history reflects a more consistent pattern.

If you have any questions regarding this decision, please feel free to contact us at [Insert Contact Information].

Thank you for considering [Insert Company Name] for your mortgage needs.

Sincerely,

[Insert Lender's Name]

[Insert Lender's Title]

[Insert Company Name]