

Date: [Insert Date]

[Applicant Name]

[Applicant Address]

[City, State, ZIP Code]

Subject: Loan Application Refusal – Unverifiable Employment

Dear [Applicant Name],

Thank you for your recent application for a loan with [Lending Institution Name]. We appreciate your interest in our services and the time you invested in the application process.

After careful consideration, we regret to inform you that we are unable to approve your loan application at this time. One of the key requirements in our credit assessment process is the ability to verify the employment status of all applicants. Unfortunately, we could not confirm your employment details based on the information provided.

Employment verification is an essential part of our evaluation process, as it helps us determine an applicant's capacity to meet repayment obligations. Without verifiable employment information, we are unable to proceed with your loan request.

If you are able to provide updated or additional employment documentation that allows us to verify your current employment, we encourage you to reapply. Our team is available to assist you with any questions or to clarify the documentation needed for future applications.

We appreciate your understanding, and thank you again for considering [Lending Institution Name]. If you need further information or would like to discuss your application, please contact us at [Contact Information].

Sincerely,

[Lender's Name]

[Lender's Position]

[Lending Institution Name]

[Contact Information]