

Mortgage Loan Rejection Letter

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Address: [Insert Applicant Address]

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan with [Lender Name]. We appreciate your interest in working with us and the time you invested throughout our review process.

After careful consideration, we regret to inform you that we are unable to approve your mortgage loan application at this time. Our decision is based on a thorough assessment of your financial profile and current employment history.

Reason for Rejection

One of the key factors in our evaluation is the stability and consistency of your employment and income. Based on the information provided, we have observed:

- Frequent job changes within a short period
- Gaps in your employment history
- Inconsistent sources or levels of income

Lenders must ensure that applicants possess steady, reliable income to meet future mortgage payment obligations. Unfortunately, the instability in your recent employment records raises concerns about ongoing financial security and your ability to make timely payments.

Next Steps

We encourage you to focus on establishing a consistent and stable employment history before reapplying. Typically, maintaining the same job or consistent income for at least two years strengthens your application and increases the likelihood of a favorable decision.

Please feel free to contact us at [Phone Number] or [Email Address] if you would like to discuss your application in more detail or need guidance on improving your eligibility in the future.

Thank you again for considering [Lender Name] for your mortgage needs. We wish you the best in your future financial endeavors.

Sincerely,

[Lender Representative Name]

[Lender Name]

[Contact Information]