Prevent DuplicateLoan Rejection Script

```java
public class PreventDuplicateLoanRejection {

  public static void main(String[] args) {

    // Setup ChromeDriver
    WebDriver driver = new ChromeDriver();
    WebDriverWait wait = new WebDriverWait(driver, Duration.ofSeconds(10));

    try {
      // Open loan details page (FAILED loan)
      driver.get("https://loan-app.test/loan/1");

      // Verify loan status is FAILED
      WebElement status = wait.until(
          ExpectedConditions.visibilityOfElementLocated(By.id("loanStatus"))
      );

      String loanStatus = status.getText();
      System.out.println("Loan Status: " + loanStatus);

      if (!loanStatus.equalsIgnoreCase("FAILED")) {
        throw new RuntimeException("Loan is not in FAILED state");
      }

      // Locate Reject button
      WebElement rejectBtn = driver.findElement(By.id("rejectBtn"));

      // Validate Reject button is disabled
      if (rejectBtn.isEnabled()) {
        rejectBtn.click();

        // Validate error message
        WebElement error = wait.until(
            ExpectedConditions.visibilityOfElementLocated(By.id("errorMsg"))
        );

        System.out.println("Error Message: " + error.getText());

        if (!error.getText().contains("Invalid operation")) {
          throw new AssertionError("Incorrect error message");
        }
```

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        } else {
            System.out.println("Reject button correctly disabled");
        }

        // Refresh page to ensure state consistency
        driver.navigate().refresh();

        String refreshedStatus = driver.findElement(By.id("loanStatus")).getText();
        if (!refreshedStatus.equalsIgnoreCase("FAILED")) {
            throw new AssertionError("Loan status changed after refresh");
        }

        System.out.println("Test Passed: Duplicate rejection prevented");

    } finally {
        driver.quit();
    }
  }
}
```