

Date: [Date]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Loan Number: [Loan Number]

Subject: DENIAL OF DEED IN LIEU OF FORECLOSURE - INCOMPLETE DOCUMENTATION

Dear [Borrower Name],

We are writing to inform you that we are unable to process your request for a Deed in Lieu of Foreclosure at this time. Your application has been denied because the required documentation remains incomplete.

On [Date of Previous Request], we notified you that the following documents were missing or expired:

- [List Missing Document 1]
- [List Missing Document 2]
- [List Missing Document 3]

Because we did not receive these items by the requested deadline of [Deadline Date], we have closed your file regarding this specific request. As a result, the foreclosure process, if applicable, will continue according to the original schedule.

If you still wish to be considered for a Deed in Lieu of Foreclosure or any other loss mitigation options, you must submit a new, complete application including all updated financial information and the documents listed above.

If you believe this decision was made in error, or if you have questions regarding this notice, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name of Contact Person/Department]
[Servicer Name]