

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Documentation Deficiency - Loan Application #[Application Number]

Dear [Applicant Name],

Thank you for your recent loan application. We have completed an initial review of your file; however, we require additional information to proceed with the underwriting process.

The following documents or information are currently missing or require clarification:

- [List Item 1: e.g., Signed tax returns for the last two years]
- [List Item 2: e.g., Most recent 30 days of pay stubs]
- [List Item 3: e.g., Bank statements for the past three months]
- [List Item 4: e.g., Proof of identification]

Please submit these documents by [Deadline Date] to ensure your application remains active.

You may provide these items via [Submission Method: e.g., Online Portal, Email, or In-Person].

Please note that failure to provide the requested documentation by the date mentioned above may result in the withdrawal or denial of your application due to incompleteness.

If you have any questions regarding these requirements, please contact your loan officer, [Officer Name], at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Signature]

[Your Title]

[Financial Institution Name]