

Date: [Insert Date]

To: [Borrower Name]

Address: [Borrower Address]

City, State, Zip: [City, State, Zip]

Subject: Important Notice Regarding Your Mortgage Loan Application - Missing Information

Dear [Borrower Name],

Thank you for choosing [Lender Name] for your mortgage needs. We are currently reviewing your application for the property located at [Property Address].

To comply with the Home Mortgage Disclosure Act (HMDA), financial institutions are required to collect and report specific information regarding the ethnicity, race, and sex of our applicants. During a recent audit of your file, we identified that the following data points are missing or incomplete:

- [List specific missing item, e.g., Ethnicity]
- [List specific missing item, e.g., Race]
- [List specific missing item, e.g., Sex]

Please note that federal law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. If you do not wish to provide this information, please check the box on the enclosed form indicating "I do not wish to provide this information."

Action Required:

Please complete, sign, and return the enclosed HMDA Demographic Information Form by [Due Date] via one of the following methods:

- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Mailing Address]

Failure to provide this information may delay the processing of your application. If you have any questions, please contact your Loan Officer, [Officer Name], at [Phone Number].

Sincerely,

[Name/Department]

[Lender Name]

[Phone Number]

Enclosure: Demographic Information Collection Form