

Date: [Insert Date]

Application Number: [Insert Case Number]

Subject: Notice of Incomplete Application - FHA Case #[Insert Case Number]

Dear [Applicant Name(s)],

Thank you for your interest in an FHA-insured mortgage loan. We have reviewed your application and the supporting documentation provided. At this time, we are unable to proceed with the processing of your request because your application is incomplete.

To continue the evaluation of your loan application, please provide the following missing items:

- [Item 1: e.g., Most recent 30 days of pay stubs]
- [Item 2: e.g., Signed federal tax returns for the last two years]
- [Item 3: e.g., Bank statements for the last two months]
- [Item 4: e.g., Verification of employment]
- [Item 5: e.g., Explanatory letter for recent credit inquiries]

Please submit these documents no later than [Insert Date/Deadline].

Failure to provide the requested information by the date specified above may result in the withdrawal or denial of your application. Once we receive the complete documentation, we will resume the processing and underwriting of your loan.

If you have any questions or need assistance obtaining these documents, please contact your Loan Officer, [Officer Name], at [Phone Number] or [Email Address].

Sincerely,

[Lender Representative Name]

[Title]

[Lending Institution Name]

[NMLS ID Number]