

Date: [Date]

Applicant Name: [Applicant Name]

Application Number: [Application ID]

Property Address: [Property Address]

NOTICE OF INCOMPLETE FHA LOAN APPLICATION

Dear [Applicant Name],

Thank you for choosing [Lender Name] for your Federal Housing Administration (FHA) mortgage application. We have finished an initial review of your application materials submitted on [Application Date].

At this time, we are unable to proceed with the processing or underwriting of your loan because your application is incomplete. To satisfy FHA compliance and credit requirements, the following documentation or information is required:

- [Required Item 1: e.g., Most recent 30 days of pay stubs]
- [Required Item 2: e.g., Last two years of W-2 forms]
- [Required Item 3: e.g., Signed bank statements for all accounts]
- [Required Item 4: e.g., Fully executed sales contract]
- [Required Item 5: e.g., Evidence of Earnest Money Deposit]

Please provide the requested items no later than [**Expiration Date/Deadline**]. Failure to provide this information by the specified date may result in the withdrawal of your application or a formal denial due to incompleteness.

Once we receive the missing documentation, we will resume the evaluation of your request for FHA financing. You may submit these documents via [Submission Method: e.g., Secure Online Portal, Email, or Mail].

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

Sincerely,

[Name of Sender]

[Title]

[Lender Name]

[NMLS ID Number]