

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Application Number: [Application Number]

Property Address: [Property Address]

Notice of Action Taken and Statement of Reasons

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan. We are writing to inform you that we are unable to proceed with your request at this time. Your application has been closed due to the following reason:

Reason: Application Abandoned / Incomplete Application

On [Date of Information Request], we requested the following information/documentation from you:

- [List missing document 1]
- [List missing document 2]

Because we did not receive the requested information by the specified deadline of [Deadline Date], we have treated your application as withdrawn/abandoned. No further action will be taken on your file.

If you are still interested in obtaining a mortgage, you will need to submit a new application and provide all required documentation. Please note that terms and interest rates may have changed since your initial inquiry.

Equal Credit Opportunity Act Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is [Name of Regulatory Agency, Address, City, State, Zip].

Sincerely,

[Loan Officer Name]
[Company Name]
[Phone Number]