

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Action Taken Regarding Your Mortgage Application

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan. We regret to inform you that we are unable to process your request at this time because your application is incomplete.

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

- [Item 1: e.g., Signed tax returns for the past two years]
- [Item 2: e.g., Most recent 30 days of pay stubs]
- [Item 3: e.g., Bank statements for the last 60 days]

Since we have not received the required information by the specified deadline of [Deadline Date], we are unable to make a final decision on your application. Consequently, your application has been closed for incompleteness.

If you are still interested in obtaining a mortgage loan, you may submit a new application containing all required documentation.

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]

[Lending Institution Name]

[Phone Number]