

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Subject: Notice of Incomplete Application and Adverse Action

Dear [Applicant Name],

Thank you for your recent interest in a mortgage loan with [Lending Institution Name]. We are writing to inform you that we are unable to proceed with your mortgage application at this time.

Reason for This Decision:

Your application is incomplete. On [Date of Request], we requested the following information/documentation from you:

- [List missing item 1]
- [List missing item 2]

Because we did not receive the required information by the specified deadline of [Deadline Date], we are unable to make a final evaluation of your request. Consequently, your application has been closed due to incompleteness.

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].

If you have questions regarding this notice or would like to submit a new application with the full documentation required, please contact us.

Sincerely,

[Name of Loan Officer/Department]

[Lending Institution Name]

[Phone Number]