

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

RE: Notice of Action Taken on Mortgage Loan Application

Dear [Applicant Name],

Thank you for your recent inquiry regarding a mortgage loan. We regret to inform you that we are unable to proceed with your application at this time for the following reason:

Reason for Denial: Incomplete Application / Failure to provide requested documentation.

On [Date of Document Request], we requested the following items necessary to process your request:

[List of Missing Documents, e.g., Pay stubs, Tax returns, Bank statements].

As we have not received these items by the specified deadline of [Deadline Date], we are unable to make a credit decision. Consequently, your application has been closed due to incompleteness.

Equal Credit Opportunity Act (ECOA) 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 and Address of Regulatory Agency].

If you have any questions regarding this notice or wish to provide the requested documentation to start a new application, please contact us at [Phone Number].

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[NMLS Number]