

**[Date]**

**[Applicant Name]**

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Incomplete Application

Dear [Applicant Name],

Thank you for your recent application for credit. We are unable to process your request at this time because your application is incomplete. To continue with your application, we require the following information:

- [List missing item 1, e.g., Proof of income]
- [List missing item 2, e.g., Signed authorization form]
- [List missing item 3]

Please provide this information by **[Deadline Date]**. If we do not receive the requested information by this date, we will be unable to give further consideration to your request, and your application will be closed.

Under the Equal Credit Opportunity Act, it is illegal to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status, or age. The federal agency that administers compliance with this law concerning this creditor is [Name of Regulatory Agency, e.g., Federal Trade Commission], [Agency Address].

Sincerely,

[Name of Contact Person/Department]

[Company Name]

[Company Phone Number]