

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Subject: Notice of Action Taken and Statement of Reasons

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan. We regret to inform you that we are unable to approve your request at this time for the following reason(s):

- **Incomplete Application:** We requested additional information or documentation from you on [Date of Request], but we did not receive the necessary items by the specified deadline of [Deadline Date].

Because your application was incomplete, we were unable to make a final determination regarding your eligibility for the loan. The specific items missing included:

- [List missing item 1, e.g., Signed Tax Returns]
- [List missing item 2, e.g., Verification of Employment]
- [List missing item 3, e.g., Bank Statements]

If you have any questions regarding this notice, please contact us at:

[Lender Name]

[Lender Address]

[Lender Phone Number]

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, e.g., Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552].

Sincerely,

[Name of Loan Officer/Underwriter]

[Lender Name]