

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Subject: Notice of Action Taken and Statement of Reasons (Incomplete 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/documentation from you:

- [Description of missing item 1]
- [Description of missing item 2]
- [Description of missing item 3]

Since we have not received these items, we are unable to make a final decision on your application. As a result, your file has been closed for incompleteness.

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

[Loan Officer Name]

[Lender Name]

[Phone Number]

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 of Regulatory Agency]

[Agency Address]

[Agency City, State, Zip]

Sincerely,

[Lender Name]

[Lender Address]