

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Re: Loan Application Number: [Application Number]

Dear [Applicant Name],

Thank you for your recent interest in a mortgage with [Lending Institution Name].

We are writing to inform you that we are unable to process your application for a mortgage loan at this time because your application is incomplete.

On [Date of Request], we requested the following documentation/information from you:

- [List missing item 1]
- [List missing item 2]
- [List missing item 3]

Since we have not received the required information by the specified deadline, we have closed your file. If you are still interested in a mortgage, you will need to submit a new application along with all the necessary documentation.

If you have any questions regarding this notice, please contact our loan processing department at [Phone Number].

Sincerely,

[Name of Loan Officer/Representative]
[Title]
[Lending Institution Name]

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].