

Date: [Date]

Applicant Name: [Applicant Name]

Co-Applicant Name: [Co-Applicant Name]

Address: [Applicant Address]

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

Subject: Notice of Action Taken Regarding Your Mortgage Loan Application

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 have not received the necessary documentation required to process your request.

On [Date of Original Request], we requested the following documents from you:

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

Because these documents were not provided by the deadline of [Expiration Date], your application has been withdrawn from further consideration.

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, please contact:

[Lender Name]

[Lender Department]

[Lender Address]

[Phone Number]

Sincerely,

[Loan Officer Name]

[NMLS Number]