

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Adverse Action Regarding Your Application

Dear [Applicant Name],

Thank you for your interest in [Name of Company/Property/Program]. We have reviewed your application dated [Date of Application].

At this time, we are unable to approve your application due to the following reason(s):

- **Incomplete Application:** Your application was missing the following required information or documentation:
 - [List missing item 1, e.g., Proof of Income]
 - [List missing item 2, e.g., Identification Copy]
 - [List missing item 3, e.g., Reference Contact Details]

Our decision was based in whole or in part on the fact that we did not receive the necessary information to complete the evaluation process.

If you wish to provide the missing information, please submit it to our office by [Deadline Date]. If we do not receive the information by this date, your application will be formally denied and you may need to reapply in the future.

If a consumer credit report was used in this decision, you have the right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. You also have the right to a free copy of your report from the reporting agency if you request it within 60 days.

Consumer Reporting Agency Contact Information:

[Agency Name]

[Agency Address]

[Agency Phone Number]

Sincerely,

[Your Name/Name of Organization]

[Your Title]

[Contact Phone Number]