

Date: [Date]

To:

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Incomplete Application / Adverse Action

Dear [Applicant Name],

Thank you for your recent application for a mortgage loan. We are currently unable to process your request because your application is incomplete. To proceed with a formal credit decision, we require the following information or documentation:

- [List missing item 1, e.g., Signed tax returns for the last two years]
- [List missing item 2, e.g., Most recent 30 days of pay stubs]
- [List missing item 3, e.g., Verification of deposit for account ending in XXXX]
- [List missing item 4]

Please provide the requested information by **[Deadline Date]**. If we do not receive this information by the specified date, we will be unable to give further consideration to your request, and your application will be closed as incomplete.

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, Address, City, State, Zip].

If you have any questions regarding this notice, please contact us at [Phone Number].

Sincerely,

[Loan Officer Name]

[Financial Institution Name]

[Phone Number]