

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Incomplete Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Credit/Loan/Lease].

We are writing to inform you that we are unable to process your request at this time because your application is incomplete. Specifically, we require the following documentation which was not provided:

- **Missing W-2 Forms for the year(s): [Insert Years]**

To continue processing your application, please provide the requested documents by [Deadline Date]. If we do not receive this information by the specified date, your application will be withdrawn from further consideration, and you will need to reapply if you wish to seek credit in the future.

You may submit the missing W-2 forms via [Submission Method: e.g., Online Portal, Email, or Mail].

Notice Regarding Credit Review:

In evaluating your application, we [did/did not] obtain information from a consumer reporting agency. [If a credit report was used, include the name, address, and toll-free telephone number of the credit bureau here].

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

Sincerely,

[Name of Financial Institution/Company]

[Department Name]

[Contact Information]

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 and Address of Relevant Regulatory Agency].