

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Address: [Insert Applicant Address]

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

Application Number: [Insert Loan Number]

Dear [Insert 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.

Your application was declined for the following reason(s):

- **Incomplete Title Documentation:** We have not received the required Title Disclosures and/or Title Commitment necessary to complete the processing of your loan.
- **Failure to Provide Requested Information:** Despite prior requests, the missing title disclosures prevent us from verifying the legal status and insurability of the property collateral.

If you have additional information or can provide the missing disclosures, we would be happy to reconsider your application. Our decision was based on the information currently available in our file.

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 [Insert Name and Address of Regulatory Agency].

If you have any questions regarding this notice, please contact:

[Insert Loan Officer Name]

[Insert Company Name]

[Insert Company Phone Number]

Sincerely,

[Insert Name/Signature]

[Insert Title]

[Insert Company Name]