

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Notice of Adverse Action - Incomplete Application

Dear [Applicant Name],

Thank you for your recent application for [Type of Application, e.g., Rental/Credit/Employment]. We regret to inform you that we are unable to approve your application at this time due to the following reason(s):

- **Incomplete Tax Documentation:** The tax returns provided were incomplete, missing required schedules, or lacked official signatures/filing confirmation.

To reconsider your application, we require the following items:

- [Insert specific missing documents, e.g., Complete Form 1040 including all Schedules]
- [Insert specific missing documents, e.g., Signed copies or IRS Tax Transcripts]

Our decision was based in whole or in part on information obtained from the following consumer reporting agency:

[Agency Name]
[Agency Address]
[Agency Phone Number]

Please note that the reporting agency did not make the decision to decline your application and is unable to provide the specific reasons why the decision was made. Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your report from the agency listed above if you request it within 60 days of receipt of this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

If you are able to provide the complete tax documentation within [Number] days, we will be happy to re-evaluate your application.

Sincerely,

[Your Name/Organization Name]
[Your Contact Information]