

Date: [Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Loan Reference Number: [Loan Number]

Dear [Applicant Name],

Thank you for your recent application for private mortgage insurance (PMI). We regret to inform you that we are unable to approve your request for coverage at this time for the following reason(s):

Reason for Denial: Incomplete Application/Documentation

Specifically, the following information or documentation requested was not received or was insufficient to complete the evaluation:

- [Insert specific missing document, e.g., Pay stubs for the last 30 days]
- [Insert specific missing document, e.g., Signed federal tax returns]
- [Insert specific missing document, e.g., Verification of assets]

Our decision was based in whole or in part on information provided by the following consumer reporting agency. You have a right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency and to dispute any inaccuracies.

Consumer Reporting Agency:

[Agency Name]

[Agency Address]

[Agency Phone Number]

Please note that the reporting agency played no part in our decision and is unable to supply specific reasons why we are unable to provide coverage.

If you have any questions regarding this notice or would like to submit the missing information for reconsideration, please contact us at [Phone Number].

Sincerely,

[Sender Name]

[Company Name]

[Company Address]

EQUAL CREDIT OPPORTUNITY ACT 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 Appropriate Regulatory Agency].