

[Date]

[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 [Type of Credit/Service]. We are writing to inform you that we are unable to process your request at this time because your application is incomplete.

To continue with your application, we require the following missing information or documentation:

- [Description of missing item 1]
- [Description of missing item 2]
- [Description of missing item 3]

Please provide this information by [Deadline Date]. If we do not receive the requested items by this date, your application will be withdrawn from further consideration, and no further action will be taken.

Notice Related to Credit Reports (If Applicable):

Our decision to mark this application as incomplete was based in whole or in part on information obtained in a report from the consumer reporting agency listed below:

[Consumer Reporting Agency Name]

[Agency Address]

[Agency Phone Number]

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your consumer report from this agency if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report directly with the agency. Please note that the reporting agency did not make the decision to take adverse action and is unable to provide specific reasons why your application was deemed incomplete.

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 Regulatory Agency].

Sincerely,

[Your Name/Organization Name]
[Contact Phone Number]