

**Date:** [Date]

**Applicant Name(s):** [Applicant Name]

**Address:** [Applicant Address]

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

**Subject: Notice of Incomplete Application - Mortgage Assumption**

**Loan Number:** [Loan Number]

**Property Address:** [Property Address]

Dear [Applicant Name],

Thank you for your interest in assuming the mortgage loan referenced above. We are writing to inform you that we are unable to process your request for a mortgage assumption at this time because your application is incomplete.

On [Date of Previous Request], we requested the following information/documentation from you:

- [List missing item 1]
- [List missing item 2]
- [List missing item 3]

Since we have not received these required items, we are unable to make a decision on your application. As a result, your application for mortgage assumption has been closed for incompleteness. This is not a denial based on your creditworthiness, but rather a closure due to lack of required documentation.

If you still wish to pursue the assumption of this mortgage, you must submit a new application along with all required documentation listed above.

**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 of Regulatory Agency, Address, City, State, Zip].

Sincerely,

[Name of Sender/Department]  
[Company Name]  
[Phone Number]