

[Date]

[Escrow Agent or Title Company Name]

[Address]

[City, State, Zip Code]

Re: Notice of Incomplete Application and Request for Earnest Money Refund

To Whom It May Concern,

This letter is regarding the Purchase Agreement dated [Date of Agreement] between [Buyer Name(s)] and [Seller Name(s)] for the property located at [Property Address].

Pursuant to the Financing Contingency of the aforementioned contract, please be advised that the Buyer's mortgage application has been deemed incomplete by the lender, [Lender Name]. As a result, a final loan commitment cannot be issued by the financing deadline of [Date].

Because the financing contingency has not been satisfied, the Buyer hereby provides notice of the termination of the Purchase Agreement. We kindly request the full release and refund of the earnest money deposit in the amount of \$[Amount] to the Buyer.

Please process this refund and send the funds to the following address:

[Buyer Mailing Address]

[City, State, Zip Code]

Thank you for your prompt attention to this matter.

Sincerely,

[Buyer Signature]

[Buyer Printed Name]

cc: [Real Estate Agent Name], [Seller Name]