

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Notice of Incomplete Application - Action Required

Dear [Applicant Name],

Thank you for your recent interest in a loan with [Company Name]. We have received your application; however, we are unable to complete the credit evaluation process because the following information or documentation is missing:

- [Specify missing item, e.g., Proof of Income]
- [Specify missing item, e.g., Signed Disclosure Form]
- [Specify missing item, e.g., Government Issued ID]

Please note that as part of our initial review, we may have initiated a credit inquiry with one or more consumer reporting agencies. To proceed with your application, please provide the requested information by [Deadline Date].

If we do not receive this information by the date specified above, we will be unable to give your request further consideration, and your application will be closed as incomplete. If you have already provided this information, please disregard this notice.

You may submit the missing documents via [Submission Method - e.g., Online Portal, Email, or Mail].

If you have any questions, please contact our loan department at [Phone Number] or [Email Address].

Sincerely,

[Sender Name/Department]

[Company Name]