

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: Notice of Incomplete Loss Mitigation Application

Dear [Borrower Name],

We have received your request for mortgage assistance. After reviewing your submission for Loan Number: [Loan Number], we have determined that your application is incomplete because required documentation is missing.

Missing Documentation:

- **Pay Stubs:** Please provide copies of your most recent, consecutive pay stubs covering the last [30/60] days of income for all employed borrowers.

To continue evaluating your account for all available foreclosure prevention options, please submit the missing documents listed above by [Deadline Date].

How to Submit Documents:

- **Online:** [Website URL]
- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Mailing Address]

If you have questions or believe this information was sent in error, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Servicer Name]

[Department Name]