

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Notice of Incomplete Loss Mitigation Application

Loan Number: [Loan Number]

Dear [Borrower Name],

We have received your request for mortgage assistance. After reviewing your submission, we have determined that your loss mitigation application is incomplete. We are unable to proceed with a full evaluation of your eligibility for foreclosure prevention options until the following missing documentation is provided:

- **Signed Federal Tax Returns:** Please provide complete, signed copies of your federal income tax returns (including all schedules and W-2s) for the most recent [Number, e.g., two] tax years.

Action Required:

Please submit the missing documents listed above by **[Due Date]**. If we do not receive this information by the specified date, your application may be closed, and the foreclosure process-if applicable-may continue.

How to Submit:

You may submit the documents via the following methods:

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

Once we receive the missing information, we will complete the review of your application within [Number] business days. If you have any questions or believe you have already submitted these documents, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Sender Name/Department]

[Company Name]