

[Date]

[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. However, after reviewing the documents submitted for your Loss Mitigation Application, we have determined that your application is incomplete.

The following document is missing or requires correction:

- **Hardship Affidavit:** The document was received but is **unsigned**.

To continue evaluating your account for all available foreclosure prevention options, please sign and return the Hardship Affidavit. We cannot perform a full evaluation until we receive this signed document.

Required Action:

Please sign the enclosed Hardship Affidavit and return it to us no later than **[Deadline Date]** via one of the following methods:

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

If you have any questions or if you believe you have already submitted this document, please contact our Loss Mitigation Department at **[Phone Number]**.

Sincerely,

[Servicer Name]

[Department Name]

Enclosure: Hardship Affidavit