

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

Subject: Incomplete Application - [Portfolio Name/Reference Number]

Dear [Client Name],

Thank you for your interest in submitting your portfolio to [Company Name].

After reviewing your submission, we regret to inform you that we cannot process your application at this time because it is incomplete. Specifically, the following items are missing:

- [Missing Item 1]
- [Missing Item 2]
- [Missing Item 3]

As a result, your application has been declined for the current review cycle. We require a complete set of documentation to perform a thorough evaluation.

You are welcome to reapply once you have gathered all the necessary materials. Please ensure that all future submissions include the items listed above to avoid further delays.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Title]

[Company Name]