

APRIL 2022

# Regulation B Sample Form

**Sample Form C-6: Notice of Incomplete Application - Spanish**

# Version Log

Below is a version log noting the history of this document and its updates:

| Date       | Version | Changes           |
|------------|---------|-------------------|
| April 2022 | 1.0     | Original Document |

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# 1. Introduction

Under certain circumstances, the Equal Credit Opportunity Act (ECOA) and Regulation B permit a creditor to provide disclosures in languages other than English. 12 CFR 1002.4(e). The Bureau encourages servicers to ascertain the language preference of their borrowers and where appropriate provide translated materials, when done in a legal manner and without violating the Equal Credit Opportunity Act or Regulation B, to be responsive to borrower needs. See the Bureau's [Statement Regarding the Provision of Financial Products and Services to Consumers with Limited English Proficiency](#) issued on January 13, 2021.

This document provides a translation of the language from Regulation B Adverse Action Model Form C-6 into Spanish. The translations provided are not a part of Appendix C to Regulation B. They do not qualify for safe harbor protections under section 706(e) of ECOA and do not receive the presumption of compliance with the underlying Regulation B requirements discussed in Appendix C.5.

This is a Compliance Aid issued by the Bureau. The Bureau published a Policy Statement on Compliance Aids, available at <https://www.consumerfinance.gov/policy-compliance/rulemaking/final-rules/policy-statement-compliance-aids/>, that explains the Bureau's approach to Compliance Aids.

Nombre del acreedor

Dirección

Número de teléfono

Fecha

Estimado(a) Solicitante: Gracias por su solicitud de crédito. La siguiente información es necesaria para tomar una decisión sobre su solicitud: \_\_\_\_\_

Necesitamos recibir esta información el \_\_\_\_\_ (fecha). De no recibirla para la fecha indicada, lamentablemente no podremos continuar revisando su solicitud de crédito.

Sinceramente,