

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

**Subject: IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

Dear [Applicant Name],

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you apply for a mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following documents to proceed with your application:

- A valid government-issued photo ID (e.g., Driver's License or Passport)
- Proof of Social Security Number
- Current proof of residence (e.g., utility bill or bank statement)

We appreciate your cooperation in helping us comply with these federal regulations.

Sincerely,

[Loan Officer Name]

[Financial Institution Name]

[Contact Phone Number]