

Date: [Insert Date]

To: [Borrower Name(s)]

Address: [Borrower Address]

Loan Number: [Insert Loan Number]

Subject: Notice of Mortgage Underwriting Requirement Deficiency

Dear [Borrower Name(s)],

Thank you for choosing [Lender Name] for your mortgage needs. We are currently processing your application for the property located at [Property Address].

During our formal underwriting review, we identified certain deficiencies or missing documentation required to meet our lending guidelines. To continue processing your loan, please provide the following items:

- [Requirement 1: e.g., Updated pay stubs for the last 30 days]
- [Requirement 2: e.g., Signed federal tax returns for the previous two years]
- [Requirement 3: e.g., Letter of explanation regarding recent credit inquiries]
- [Requirement 4: e.g., Certified copy of the homeowners insurance policy]

Please submit these documents by [Insert Deadline Date] to ensure your loan closing remains on schedule. Failure to provide this information in a timely manner may result in a delay of your approval or the expiration of your interest rate lock.

You may submit these documents via our secure online portal, by email to [Email Address], or by fax to [Fax Number].

If you have any questions or believe you have already submitted these items, please contact your Loan Processor, [Processor Name], at [Phone Number].

Sincerely,

[Name of Underwriter or Loan Officer]

[Title]

[Lender Name]