

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Mortgage Loan Application Number: [Loan Number]

Subject: Request for Bankruptcy Discharge Documentation

Dear [Borrower Name],

During the underwriting review of your mortgage application, we noted a previous bankruptcy filing on your credit profile.

To proceed with the processing of your loan, please provide the following official court documents:

- **Petition and Schedules:** A complete copy of the original bankruptcy filing.
- **Discharge Notice:** The official "Discharge of Debtor" decree signed by the Bankruptcy Court Judge.
- **Schedule of Debts:** A full list of all creditors included in the filing.
- **Letter of Explanation:** A brief signed statement describing the circumstances that led to the bankruptcy.

Please ensure that all documents are legible and include the court seal or filing stamp. These documents are required to verify the age of the discharge and to confirm that all accounts included in the bankruptcy were legally satisfied.

You may submit these documents via [Upload Portal/Email/Fax]. If you have any questions regarding this request, please contact your loan processor at [Phone Number].

Sincerely,

[Underwriter Name]

[Lending Institution Name]

[Department Name]