

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

Re: Post-Closing Quality Control Review

Loan Number: [Loan Number]

Property Address: [Subject Property Address]

Dear [Borrower Name],

Thank you for choosing [Lender Name] for your recent mortgage financing. We hope you are enjoying your new home or the benefits of your recent refinance.

As part of our standard commitment to quality and regulatory compliance, we perform a routine post-closing review on a percentage of our mortgage loans. Your file has been selected for this standard audit. This review is intended to ensure that all documentation was processed accurately and meets our internal quality standards.

In some instances, we may reach out to you or third parties to verify information provided during the application process, such as employment, deposits, or insurance. This is a normal part of the quality control process and does not affect the terms of your mortgage, your interest rate, or your monthly payment.

If we require any updated signatures or additional documentation to complete our file, a representative from our Quality Control Department will contact you directly. We appreciate your cooperation in providing any requested items promptly.

No action is required from you at this time unless you are contacted by our team. If you have any questions regarding this notice, please contact our Quality Control Department at [Phone Number] or [Email Address].

Thank you for your business.

Sincerely,

[Sender Name/Department Name]

[Lender Name]

[Company Address]