

Date: [Insert Date]

Recipient Name: [Insert Borrower Name]

Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: NOTICE OF PENDING EXPIRATION OF CONDITIONAL APPROVAL

Dear [Insert Borrower Name],

This letter is to inform you that your conditional mortgage approval is scheduled to expire on **[Insert Expiration Date]**. Our records indicate that we have not yet received the outstanding documentation required to move your loan application to final approval.

To prevent your application from being withdrawn or requiring a new credit review, please provide the following items no later than [Insert Deadline Date]:

- [Insert Missing Document 1]
- [Insert Missing Document 2]
- [Insert Missing Document 3]

Please be aware that interest rates and loan terms are subject to change if the current approval period expires. If you have already submitted these documents, please disregard this notice.

If you have any questions or need assistance gathering these items, please contact me immediately at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Insert Name]

[Insert Title]

[Insert Lending Institution Name]