

Date: [Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: INCOMPLETE MORTGAGE FILE - Missing Documentation

Dear [Borrower Name],

We are currently reviewing your mortgage application for the property located at [Property Address]. To proceed with the underwriting process, we require additional documentation to complete your file.

At this time, the following items are missing:

- **Bank Statements:** Please provide the most recent [Number, e.g., two] months of consecutive statements for all personal accounts, including checking, savings, and investment accounts.

Please ensure that all submitted statements include:

- All pages of the statement (even if blank).
- Your full name and account number.
- The financial institution's name.
- A complete history of transactions for the period.

Please upload these documents to our secure portal or email them to [Email Address] by [Due Date] to avoid any delays in your loan approval or closing date.

If you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Your Name]
[Your Title]
[Company Name]