

Date: [Insert Date]

To: [Applicant Name(s)]

Address: [Applicant Address]

Subject: Pending Mortgage Approval - Additional Documentation Required

Dear [Applicant Name],

Thank you for choosing [Bank/Lender Name] for your mortgage application. We have completed an initial review of your file for the property located at [Property Address].

At this stage, your application is pending further review. To move forward with a final decision, our underwriting department requires the following documentation:

- **Bank Statements:** Please provide full statements for all personal checking and savings accounts for the most recent [Number, e.g., 2 or 3] months.
- **Explanation of Deposits:** Please provide a written explanation and supporting documentation for any large deposits exceeding \$[Amount] appearing on these statements.

Please ensure that the statements are official copies from your financial institution and include all pages (e.g., Page 1 of 6), your full name, and the account number.

You may submit these documents via our secure online portal, by email to [Email Address], or in person at our local branch. To avoid delays in your closing schedule, please provide these documents by [Due Date].

If you have any questions regarding this request, please contact your Loan Officer, [Officer Name], at [Phone Number].

Sincerely,

[Your Name/Signature]

[Title]

[Bank/Lender Name]