

[Date]

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

**Subject: Pending Mortgage Application - Employment Verification Required**

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We are currently reviewing your application for the property located at [Property Address].

At this time, your application status is **Pending**. We have been unable to complete the required verification of your employment with [Employer Name]. Our records indicate that we are awaiting the following:

- A completed Verification of Employment (VOE) form from your HR department.
- Copies of your two most recent pay stubs.
- [Optional: Additional document needed]

To ensure your application continues to move forward, please contact your employer to authorize the release of this information or provide the documents directly to our office.

Please note that we must receive these items by [Deadline Date] to maintain your current interest rate lock and processing timeline. Failure to provide this information may result in a delay or denial of your loan request.

You may submit these documents via our secure online portal, by fax at [Fax Number], or by email to [Loan Officer Email].

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

Sincerely,

[Loan Officer Name]  
[Title]  
[Lending Institution Name]