

Date: [Date]

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

ACTION REQUIRED: PLEASE SIGN YOUR MORTGAGE DISCLOSURES

We are currently processing your mortgage application. During a recent review of your file, we noticed that your Initial Mortgage Disclosure package has not yet been signed.

Federal regulations require these documents to be signed before we can proceed with your loan application. To avoid any delays in your closing schedule, please complete the following steps immediately:

- **E-Sign:** Access the secure link sent to your email on [Date] to sign electronically.
- **Paper Sign:** If you requested physical documents, please sign, date, and return them using the provided prepaid envelope.

Please note that certain time-sensitive aspects of your loan, such as locking your interest rate or ordering an appraisal, may be impacted if these documents are not executed promptly.

If you have already signed these documents within the last 24 hours, please disregard this notice. If you have questions or need the link resent, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]

[Department Name]

[Contact Information]