

[Date]

[Borrower Name]
[Co-Borrower Name]
[Mailing Address]
[City, State, Zip Code]

RE: Loan Application Number: [Loan Number]

Dear [Borrower Name],

We are currently reviewing your mortgage loan application. During our file audit, we noticed that the Initial Loan Disclosure package has not yet been signed.

Federal regulations require these documents to be acknowledged and signed before we can proceed with the formal processing and underwriting of your loan. Failure to return these signed documents may result in a delay in your closing date or the cancellation of your application due to incompleteness.

Action Required:

Please review, sign, and return the following documents by [Deadline Date]:

- Loan Estimate
- Intent to Proceed
- Electronic Signature Consent (if applicable)
- [List other specific missing forms]

You may sign these documents via [e-signature platform link] or by returning physical copies to our office located at [Office Address].

If you have already sent these documents, please disregard this notice. If you have questions regarding the content of the disclosures, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]
[Company Name]
[NMLS Number]