

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

Subject: IMPORTANT: Missing Signatures on Initial Loan Disclosures
Loan Number: [Loan Number]

Dear [Borrower Name],

Thank you for choosing [Company Name] for your mortgage needs. We are currently processing your loan application; however, during a review of your file, we identified that signatures are missing on the following documents within your Initial Disclosure package:

- [Document Name 1]
- [Document Name 2]
- [Document Name 3]

To comply with federal regulations and to ensure your loan continues to move forward without delay, please sign the attached documents where indicated by the yellow "Sign Here" tabs.

Action Required:

Please return the signed documents to our office by [Date] via one of the following methods:

- Electronic Signature: [Link to Secure Portal]
- Email: [Email Address]
- Fax: [Fax Number]
- Secure Drop-off/Mail: [Company Address]

Failure to provide these signatures may result in a delay of your closing date or the cancellation of your application. If you have any questions regarding these documents, please contact me directly at [Phone Number].

Sincerely,

[Processor Name]
[Title]
[Company Name]
[Phone Number]
[Email Address]