

[Date]

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

Re: Mortgage Application Number: [Loan Number]

Dear [Applicant Name],

Thank you for choosing [Lender Name] for your mortgage needs. We have received your application; however, we are unable to proceed with the processing of your loan at this time.

Our records indicate that the **Initial Disclosure Package** remains incomplete because the required documents have not been signed. These disclosures are mandatory under federal regulations and must be executed before we can move forward with your request.

**Action Required:**

Please sign and return the initial disclosures by [Due Date]. You may complete this requirement via:

- **Electronic Signature:** Log in to our secure portal at [URL] to sign digitally.
- **In Person:** Visit our branch located at [Branch Address].
- **Mail:** Return the physical copies provided to you in the enclosed pre-paid envelope.

Please note that failure to provide the signed disclosures may result in the cancellation of your application or a delay in your requested closing date.

If you have already signed these documents or have any questions regarding the disclosures, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Officer Name]  
[Title]  
[Lender Name]