

Date: [Current Date]

Loan Number: [Loan Number]

Property Address: [Property Address]

Subject: NOTICE OF INCOMPLETE APPLICATION - UNSIGNED DISCLOSURES

Dear [Applicant Name],

Thank you for choosing [Company Name] for your mortgage needs. We are currently processing your application; however, we cannot proceed with the formal underwriting of your loan because your Initial Disclosure package remains unsigned.

To keep your application active and ensure compliance with federal timing requirements, we must receive your signed disclosures no later than [Expiration Date].

You may complete this requirement by:

- Accessing your secure online portal at: [Link]
- Reviewing the documents sent to your email on: [Original Date Sent]
- Signing the documents electronically or returning physical copies to our office.

Please note that if the signed disclosures are not received by the date mentioned above, your application will be closed for "Incompleteness," and you may be required to re-apply.

If you have already signed these documents or have questions regarding the content of the disclosures, please contact me immediately at [Phone Number] or [Email].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS ID]