

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Loan Application Number: [Loan Number]

Dear [Applicant Name],

Thank you for your recent loan application. We are currently reviewing your request; however, we cannot proceed with the processing of your application because the following items are missing or incomplete:

- **Signed Initial Loan Disclosures:** The disclosure package sent to you on [Date Disclosures Sent] has not been signed.

To continue processing your application, please sign and return the disclosures by [Due Date]. You may provide these signatures via [eSign/Mail/In-Person].

Please be advised that if we do not receive the signed documents by the date specified above, we will be unable to further consider your application, and it will be closed for incompleteness.

If you have already sent these documents, please disregard this notice. If you have any questions, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]