

[Date]

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

**RE: Notice of Incompleteness - Missing Signatures on Initial Disclosures**

Application Number: [Loan/Application Number]

Dear [Applicant Name],

Thank you for your recent application regarding [Type of Application/Loan].

Upon reviewing your file, we found that the Initial Disclosure package is incomplete. Specifically, the following documents are missing the required signatures:

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

To continue processing your application, please sign and return the documents listed above by [Due Date]. You may submit the signed documents via [Email/Mail/Online Portal].

Please note that failure to provide the signed disclosures by the date mentioned above may result in the delay or cancellation of your application.

If you have any questions or need assistance, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Company Name]  
[Title]  
[Contact Information]