

Date: [Current Date]

Subject: ACTION REQUIRED: Signature Needed for Your Initial Loan Disclosures

Loan Number: [Loan Number]

Dear [Borrower Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We have received your application and have prepared your initial loan disclosure package.

To proceed with your loan application without delay, we require your signature on these documents. Federal regulations require that these disclosures are acknowledged within three business days of your application.

**Next Steps:**

- Please log in to our secure portal at [Link to Portal].
- Review each document carefully.
- Apply your electronic signature where indicated.

If you prefer to sign these documents in person or via mail, please contact us immediately so we can make the necessary arrangements.

Please note that your loan cannot move into the appraisal or underwriting phase until these signed disclosures are returned.

If you have any questions regarding the terms or the documents provided, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]

[Lending Institution Name]