

Date: [Current Date]

Subject: ACTION REQUIRED: Unsigned Initial Disclosures - Loan Application #[Loan Number]

Dear [Applicant Name],

Thank you for choosing [Lender Name] for your mortgage needs. We are currently processing your application; however, we have not yet received your signed Initial Disclosure package.

Under federal regulations, these documents must be reviewed and signed before we can proceed with the formal underwriting of your loan. Failure to sign these documents promptly may result in delays to your closing date or the expiration of your interest rate lock.

Next Steps:

- Log in to our secure portal at: [Link to Portal]
- Review all documents in the "Initial Disclosure" folder.
- Apply your electronic signature where indicated.

If you prefer to sign these documents in person or via physical mail, please contact me immediately so I can arrange for a paper package to be sent to you.

If you have already signed these documents within the last 24 hours, please disregard this notice.

Sincerely,

[Loan Officer Name]

[Lender Name]

[Phone Number]

[Email Address]