

[Date]

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

Subject: Action Required: Initial Loan Disclosures for Loan Application #[Loan Number]

Dear [Borrower Name],

Thank you for choosing [Company Name] for your mortgage needs. We have received your loan application and are pleased to move forward with the processing of your request.

Enclosed (or attached) are your Initial Loan Disclosures. These documents provide important information regarding your estimated interest rate, monthly payments, and closing costs. Federal regulations require that you review and sign these documents before we can proceed with your loan application.

Please complete the following steps:

- Review each document carefully for accuracy.
- Sign and date where indicated.
- Return the signed documents by [Due Date] via [Submission Method: e-signature portal/email/mail].

Please note that these disclosures are estimates based on the information currently available and do not constitute a final approval of your loan.

If you have any questions regarding these documents or the next steps in the process, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Your Name]  
[Your Title]  
[Company Name]  
[NMLS Number]