

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Application Number: [Loan Number]

Dear [Borrower Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We recently sent your Initial Loan Disclosure package for review and signature.

Our records indicate that we have not yet received the signed copies of these disclosures. Please note that these documents are time-sensitive and are required by federal regulations to move forward with your loan application.

Please review, sign, and return the following documents as soon as possible:

- Loan Estimate
- Intent to Proceed
- Authorization to Verify Information
- [List other specific missing documents]

You may return these documents via [e-sign portal/email/fax/mail]. If you have already sent these documents, please disregard this notice.

If you have any questions regarding the content of these disclosures or need assistance with the signing process, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]