

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Mortgage Application Status - Pending Separation Agreement

Dear [Applicant Name],

Thank you for choosing [Lending Institution Name] for your home mortgage needs. We have completed an initial review of your application for the property located at [Property Address].

At this time, your application is currently in a **Pending** status. To proceed with the final underwriting and approval process, we require a fully executed copy of your **Legal Separation Agreement**.

This document is necessary to verify the following details:

- Final distribution of marital assets and liabilities.
- Calculation of potential alimony or child support payments.
- Confirmation of legal financial independence.

Please provide a signed and dated copy of the agreement at your earliest convenience. You may upload the document to our secure portal or send it via email to [Loan Officer Email].

Once this document is received and reviewed, we will provide you with a formal update regarding your loan approval. Please note that this request does not constitute a denial of credit.

If you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]