

[Date]

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

Re: Mortgage Loan Application Number: [Loan Number]

Dear [Borrower Name],

Thank you for choosing [Lending Institution Name] for your mortgage needs. We are currently processing your application; however, during our initial review, we identified a documentation shortfall required to move forward with your underwriting approval.

Specifically, we require the following missing divorce-related records:

- **Final Divorce Decree:** A complete, court-stamped copy of the final judgment signed by the judge.
- **Separation/Property Settlement Agreement:** The full executed agreement detailing the division of assets, debts, and real estate.
- **Alimony/Child Support Orders:** Documentation confirming the amount, duration, and proof of receipt (if applicable for qualifying income).

We require these documents to verify your legal obligations, asset distribution, and to confirm any impact on your debt-to-income ratio. Please provide these documents by [Due Date] to avoid delays in your closing schedule.

You may submit these documents via our secure online portal, by email to [Email Address], or by fax to [Fax Number].

If you have any questions or if the documents are currently being processed by the court, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]
[Title]
[Lending Institution Name]