

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Borrower Name(s): [Insert Name(s)]

Property Address: [Insert Property Address]

Subject: Pending Divorce Decree Request

Dear [Borrower Name],

We are currently processing your mortgage application. During the underwriting review, it was noted that your divorce is currently pending or has not yet been finalized in court records.

To move forward with your loan approval, we require a copy of the final, court-executed **Divorce Decree** and the **Separation/Settlement Agreement**. These documents are necessary to verify:

- Legal distribution of assets and debts.
- Any court-ordered alimony or child support payments.
- Ownership interests in the subject property or other real estate.

Please provide these documents as soon as they become available. If the divorce is not yet finalized, please provide a status letter from your legal counsel indicating the expected date of completion.

Please note that we cannot issue a final clear-to-close until these documents are received and reviewed by our underwriting department.

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

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

Sincerely,

[Loan Officer/Processor Name]

[Company Name]

[Contact Information]