

Date: [Insert Date]

To: [Applicant Name]

Address: [Applicant Address]

Loan Application Number: [Insert Number]

**Subject: Notice of Incomplete Mortgage Application and Potential Consequences**

Dear [Applicant Name],

We are currently reviewing your mortgage application. Upon review, we have determined that your file is incomplete. To proceed with the underwriting process, we require the following missing documentation:

- [Item 1]
- [Item 2]
- [Item 3]

Please be advised that failure to provide the requested information by [Deadline Date] will result in the following consequences:

- **Processing Delays:** Your application cannot be submitted for final approval until all documents are received.
- **Rate Lock Expiration:** If your interest rate is locked, failure to close on time due to an incomplete file may result in the expiration of that rate.
- **Application Withdrawal:** If the requested items are not received by the deadline, we will be forced to close your file for incompleteness.
- **Contract Deadlines:** Delays may cause you to miss financing contingency deadlines in your purchase contract, potentially risking your earnest money deposit.

Please submit the documents via [Method: Email/Portal/Mail] as soon as possible. If you have questions regarding these requirements, please contact me immediately.

Sincerely,

[Loan Officer Name]

[Company Name]

[Phone Number]

[Email Address]