

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Mortgage Application Number: [Application Number]

Dear [Applicant Name],

Thank you for submitting your mortgage application. Upon reviewing your file, we found that it is currently incomplete.

We require the following missing document to proceed with your request:

- **Schedule of Real Estate Owned (REO):** Please provide a complete list of all real estate properties you currently own. For each property, include the address, property type, current market value, mortgage balance, monthly mortgage payment, and gross rental income (if applicable).

Please submit this information by [Due Date] to avoid any delays in the processing of your loan. You may send the document via our secure online portal, by email to [Email Address], or by fax to [Fax Number].

If you have any questions or need assistance completing the schedule, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]