

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

**Subject: Incomplete Application - Missing Schedule of Real Estate Owned**

Dear [Applicant Name],

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

To continue processing your request, we require a completed **Schedule of Real Estate Owned (REO)**. Our records indicate that you have ownership interest in property other than your primary residence, but the specific details were not provided in the initial application.

Please provide the following information for each property owned:

- Property Address
- Current Market Value
- Status (Sold, Pending Sale, or Retained)
- Type of Property (Primary, Second Home, or Investment)
- Amount of Mortgages and Liens
- Gross Rental Income (if applicable)
- Monthly Mortgage Payment, Taxes, Insurance, and HOA dues

Please submit this information by [Due Date] to avoid any further delays or the cancellation of your application. You may send the document via [Email/Portal/Fax].

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

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]