

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Loan Application Number: [Loan Number]

Dear [Applicant Name],

Thank you for choosing [Lender Name] for your mortgage needs. We are currently reviewing your application; however, we are unable to proceed to the final underwriting stage at this time.

Our records indicate that your **Schedule of Real Estate Owned (REO)** is incomplete. To continue processing your loan, please provide the following missing details for each property you currently own:

- Full property address
- Current market value
- Status of the property (Sold, Pending Sale, or Retained)
- Type of property (Primary, Secondary, or Investment)
- Amount of existing mortgage liens
- Gross monthly rental income (if applicable)
- Monthly mortgage payment, including taxes and insurance

Please submit the updated schedule or supporting documentation (such as recent mortgage statements, tax bills, or insurance declarations) by [Due Date] to avoid further delays or the cancellation of your application.

You may upload these documents via our secure portal, email them to [Email Address], or deliver them to our office.

If you have any questions, please contact your Loan Officer, [Officer Name], at [Phone Number].

Sincerely,

[Your Name/Signature]

[Title]

[Lender Name]