

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Application Number: [Loan Number]

Dear [Applicant Name],

Thank you for submitting your recent loan application. Upon reviewing your file, we found that the **Schedule of Real Estate Owned (REO)** section is incomplete or missing required information.

To continue processing your application, please provide the following details for all properties currently owned:

- Property Address (including City, State, and Zip)
- Property Type (e.g., Primary Residence, Investment, Second Home)
- Current Market Value
- Outstanding Mortgage Balance(s)
- Monthly Mortgage Payment (Principal and Interest)
- Amount of Monthly Taxes, Insurance, and HOA dues
- Monthly Gross Rental Income (if applicable)

Please submit the completed schedule or supporting documentation by [Due Date] to avoid any further delays in your application process. You may send this via [Email Address/Secure Portal/Fax].

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

Sincerely,

[Your Name/Department]

[Company Name]