

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Incomplete Loan Application - Action Required

Dear [Applicant Name],

Thank you for choosing [Financial Institution Name] for your loan needs. We are currently reviewing your application for [Loan Reference Number].

Upon review, we found that your application is incomplete. We require the following document to proceed with the underwriting process:

- **Final Escrow Closing Statement**

Please provide a clear and complete copy of this statement. The document must show the final itemized costs, disbursements, and signatures from the closing agent.

You may submit this document via:

- Email: [Email Address]
- Secure Portal: [URL]
- Fax: [Fax Number]

Please submit this document by [Deadline Date] to avoid any delays or the expiration of your current rate lock. If we do not receive this information, we may be unable to move forward with your request.

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

Sincerely,

[Your Name]

[Your Title]

[Financial Institution Name]