

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**Subject: ACTION REQUIRED - Missing Mortgage Verification for Loan Application  
[Loan Number]**

Dear [Borrower Name],

We are currently processing your loan application. During our review, we noted that we are missing the required Verification of Mortgage (VOM) for your property located at:

**[Property Address]**

To move forward with your application, please provide one of the following items:

- A formal Verification of Mortgage completed by your current lienholder.
- The most recent 12 months of mortgage statements showing payment history.
- A transaction history report from your current lender's online portal.

Please submit these documents by [Due Date] to avoid any delays in your closing schedule. You may upload them to our secure portal or email them directly to [Processor Email].

If you have already submitted this information or have questions regarding this request, please contact me at [Phone Number].

Sincerely,

[Your Name]

[Title]

[Company Name]