

[Date]
[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Incomplete Mortgage Application - Verification of Mortgage Required

Dear [Applicant Name],

Thank you for submitting your mortgage application. We are currently reviewing your file; however, your application is currently incomplete.

To proceed with the processing of your loan, we require a formal **Verification of Mortgage (VOM)** for your property located at:

[Property Address]

Please contact your current mortgage servicer and request that they provide us with a payment history and account standing for the last 12 months. Alternatively, you may sign the attached authorization form, and we will request the information directly from your lender.

Please provide this information by [Deadline Date] to avoid any delays in your closing schedule or the expiration of your rate lock.

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

Sincerely,

[Your Name]
[Your Title]
[Company Name]