

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Re: Mortgage Application Number: [Application Number]

Dear [Applicant Name],

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

To proceed with the processing of your loan, we require a **Verification of Rent (VOR)**. Please provide the following information regarding your current and/or previous rental history:

- Completed Verification of Rent form signed by your landlord or property manager.
- Landlord's contact information (Name, Phone Number, and Email).
- Evidence of the last 12 months of rent payments (e.g., cancelled checks or bank statements).

Please submit these documents by [Due Date] to avoid any delays in your closing schedule. You may send the documents via [Submission Method - e.g., Secure Portal/Email/Fax].

Once we receive the required verification, we will continue with the underwriting process. If you have any questions, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS ID Number]