

Date: [Insert Date]

Subject: FINAL NOTICE: Impending Closure of Mortgage Application File

Application Reference: [Insert Loan Number/Reference]

Dear [Applicant Name],

We are writing to inform you that we have not received the necessary documentation or communication required to proceed with your mortgage application. As a result, this letter serves as final notice that your file is scheduled to be closed on [Insert Date].

To keep your application active, we require the following outstanding items by the date mentioned above:

- [Insert Missing Document 1]
- [Insert Missing Document 2]
- [Insert Missing Document 3]

If we do not receive these items or hear from you by [Insert Date], your application will be marked as "Withdrawn" or "Closed for Incompleteness." Please note that if your file is closed, you may be required to submit a new application, pay new credit report fees, and your interest rate lock may expire.

If you are no longer interested in pursuing this mortgage, or if you need additional time to gather these documents, please contact us immediately at [Insert Phone Number] or [Insert Email Address].

We look forward to hearing from you and helping you complete your home financing.

Sincerely,

[Loan Officer Name]

[Company Name]

[Phone Number]

[Email Address]