

Date: [Current Date]

To:

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: FINAL REQUEST - Missing Documentation for Loan Application #[Loan Number]

Dear [Borrower Name],

We are contacting you regarding your pending mortgage application. This is our final request for the documentation required to complete the processing of your loan.

Despite previous requests, we have not yet received the following items:

- [Item 1: e.g., Most recent 30 days of paystubs]
- [Item 2: e.g., Signed federal tax returns for the past two years]
- [Item 3: e.g., Bank statements for the last two months]
- [Item 4: e.g., Explanation of recent credit inquiries]

Please submit these documents by **[Deadline Date]**. You may provide them via [Online Portal/Email/Fax/In-Person].

Failure to provide this information by the deadline will result in your application being closed due to incompleteness. If your application is closed, you may be required to submit a new application and credit report should you wish to proceed at a later date.

If you have already sent these documents, please contact us immediately to confirm receipt.

Sincerely,

[Loan Officer Name]

[Company Name]

[Phone Number]

[Email Address]