

Date: [Insert Date]

To: [Borrower Name]

Address: [Borrower Address]

City, State, Zip: [City, State, Zip]

Subject: FINAL WARNING: Notice of Pending File Closure

Loan Application Number: [Insert Loan Number]

Dear [Borrower Name],

We are contacting you regarding your mortgage application for the property located at [Property Address].

Our records indicate that we have not received the necessary documentation or communication required to move your file forward. Despite previous attempts to reach you, your application remains incomplete due to the following missing items:

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

Please be advised that this serves as your **final notice**. If we do not receive the requested information or hear from you by **[Insert Deadline Date]**, we will assume you no longer wish to proceed. At that time, your file will be closed for inactivity, and your current interest rate lock (if applicable) will expire.

If your file is closed, you may be required to submit a new application, provide updated financial documents, and pay new credit report or appraisal fees should you choose to apply again in the future.

Please contact me immediately at [Insert Phone Number] or [Insert Email Address] to provide the missing information or to discuss the status of your loan.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]