

**Date:** [Date]

**Borrower Name:** [Borrower Name]

**Loan Application Number:** [Loan Number]

**Property Address:** [Property Address]

**Subject: NOTICE OF INCOMPLETE LOAN FILE AND PENDING CLOSURE**

Dear [Borrower Name],

Thank you for choosing [Lender Name] for your mortgage needs. We are currently reviewing your loan application; however, we are unable to proceed because your file is incomplete.

To continue processing your request, we require the following missing documentation:

- [Item 1: e.g., Most recent 30 days of paystubs]
- [Item 2: e.g., Bank statements for the last two months]
- [Item 3: e.g., Signed Federal Tax Returns]
- [Item 4: e.g., Verification of homeowners insurance]

Please submit these documents no later than **[Deadline Date]**. You may provide them via [submission method, e.g., secure online portal, email, or fax].

**Notice of Pending Closure:**

Please be advised that if we do not receive the requested information by the date specified above, we will be unable to make a decision on your application. Consequently, your loan file will be closed for incompleteness, and you will be required to reapply if you wish to seek financing in the future.

If you have already sent these documents or have any questions, please contact your Loan Officer, [Officer Name], at [Phone Number] or [Email Address].

Sincerely,

[Sender Name]

[Lender Name]

[Department]