

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Welcome - Your Mortgage Application Process

Dear [Applicant Name],

Welcome to [Company Name]. Thank you for choosing us to assist you with your home financing needs. We have successfully received your initial inquiry and are excited to begin the mortgage application process with you.

To ensure a smooth transition toward your loan approval, here is what you can expect in the coming days:

- **Step 1: Documentation Collection** - Your loan officer will provide a checklist of required financial documents (pay stubs, tax returns, and bank statements).
- **Step 2: Application Review** - Once we receive your documents, our underwriting team will perform a detailed review of your credit and financial history.
- **Step 3: Property Appraisal** - We will coordinate an appraisal to determine the market value of the property.
- **Step 4: Final Approval and Closing** - Once all conditions are met, we will issue a "Clear to Close" and schedule your signing date.

Your dedicated Loan Officer is [**Loan Officer Name**]. You can reach them directly at [**Phone Number**] or via email at [**Email Address**] if you have any immediate questions.

We look forward to helping you secure your home loan.

Sincerely,

[Your Name/Signature]

[Title]

[Company Name]