

[Date]

[Borrower Name]

[Co-Borrower Name]

[Mailing Address]

[City, State, Zip Code]

RE: SECOND NOTICE - Incomplete Loss Mitigation Application

Property Address: [Property Street Address, City, State, Zip Code]

Loan Number: [Loan Number]

Dear [Borrower Name],

We are contacting you because we have not yet received the missing information required to complete your loss mitigation application. This is a follow-up to our initial notice sent on [Date of First Notice].

To evaluate your request for mortgage assistance, you must provide the following outstanding documents or information:

- [Description of Missing Document 1]
- [Description of Missing Document 2]
- [Description of Missing Document 3]

Submission Deadline: Please submit the items listed above by [Expiration Date].

If we do not receive these items by the deadline, your application will be considered withdrawn, and any pending foreclosure activity may proceed. It is critical that you submit these documents as soon as possible to ensure a full review of your options.

You may submit the documents via the following methods:

- **Email:** [Email Address]
- **Fax:** [Fax Number]
- **Mail:** [Mailing Address for Documents]
- **Online Portal:** [URL if applicable]

If you have already sent these documents, please allow [Number] business days for our records to be updated. If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Sender Name/Department]

[Servicer Name]

This communication is from a debt collector. Any information obtained will be used for that purpose.