

[Date]

[Borrower Name]

[Co-Borrower Name]

[Property Address]

[City, State, Zip Code]

RE: Missing Signature on Streamlined Modification Agreement - Loan Number: [Loan Number]

Dear [Borrower Name],

Thank you for submitting your documents for the Streamlined Modification program. We have received your paperwork; however, we are unable to process your request at this time because a required signature is missing.

Action Required:

Please review the enclosed Modification Agreement. We have marked the areas requiring a signature with a "Sign Here" flag. The following individual(s) must sign the document:

- [Name of Borrower/Co-Borrower/Notary]

Submission Instructions:

Please sign and return the corrected document by [Due Date] using one of the following methods:

- **Mail:** [Mailing Address]
- **Fax:** [Fax Number]
- **Upload:** [Website URL/Portal]

Please note that failure to return the signed document by the date indicated above may result in the expiration of the modification offer.

If you have any questions, please contact our Loss Mitigation Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Representative Name/Department Name]

[Company Name]