

**Date:** [Insert Date]

**To:** [Borrower Name(s)]

**Property Address:** [Insert Property Address]

**Loan Number:** [Insert Loan Number]

**Subject: Notification of Closing Delay**

Dear [Borrower Name],

We are writing to formally notify you of a delay in the processing of your mortgage loan application. While we are working diligently to finalize your file, we will be unable to meet the originally scheduled closing date of [Original Closing Date].

**Reason for Delay:**

Your file is currently undergoing final underwriting review. The delay is due to: [Insert Reason, e.g., outstanding documentation requirements / high volume of applications / final appraisal verification].

**Next Steps:**

Our team is prioritizing your application to minimize further delays. We currently anticipate your new closing date to be approximately [New Estimated Date].

To expedite this process, please ensure the following items are provided immediately (if applicable):

- [Item 1]
- [Item 2]

We apologize for any inconvenience this may cause and appreciate your patience as we complete the final steps of your loan approval. If you have questions regarding your rate lock expiration or third-party scheduling, please contact your Loan Officer immediately.

Sincerely,

[Your Name/Department]

[Lender Name]

[Phone Number]

[Email Address]