## Mortgage Underwriter Clarification Letter

Date: [Insert Date]

**To:** [Insert Borrower's Name]

**Address:** [Insert Borrower's Address]

Dear [Borrower's Name],

We are writing to clarify some details regarding your recent loan application for a mortgage with [Lender's Name]. In order to move forward with the underwriting process, we require further information on the following items:

- **Income Verification:** Please provide the last two pay stubs and your most recent tax return.
- **Employment History:** A detailed explanation for any gaps in employment over the past two years.
- **Asset Documentation:** Bank statements for the last three months for all accounts.

Kindly submit the requested information at your earliest convenience to prevent delays in the processing of your mortgage application. You may send the documents via email or fax to our office.

Thank you for your attention to this matter. If you have any questions, please do not hesitate to contact me directly at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Your Name]
[Your Title]
[Lender's Name]
[Lender's Contact Information]