

# Loan Officer Status Update Template

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*A Comprehensive Guide by The Housing Assistant*



## Purpose

This guide includes ready-to-use email and phone templates to keep your borrowers, agents, and teammates informed. Because nothing ruins a smooth loan process faster than radio silence, or worse, a borrower calling YOU asking what's going on.

## Email Templates – Keep It Clear, Keep It Calm

### ✓ Loan Submitted to Processing

Subject: Your Loan Has Been Submitted!

Hi [Borrower Name],

Great news! We've officially submitted your loan to processing. The team will now review your documents and prep everything for underwriting.

You may receive a few more document requests (because mortgage lending loves paper). I'll keep you posted every step of the way!

Talk soon,  
[Your Name]

### ✓ Loan in Underwriting

Subject: Loan is in Underwriting 🕒

Hi [Borrower Name],

Your file is currently being reviewed by underwriting. This step ensures everything matches up with guidelines and documentation.

I'll let you know as soon as we get a conditional approval (or if the underwriter has any questions). Fingers crossed!

Best,  
[Your Name]

✅ Conditional Approval Received

Subject: Conditional Approval Received 🎉

Hi [Borrower Name],

We received your conditional approval! That's a big milestone, congrats!

There are a few final items needed to complete the file. I'll send a checklist shortly so we can keep this train moving.

Let's do this!

[Your Name]

✅ Cleared to Close

Subject: You're Cleared to Close! 🎉

Hi [Borrower Name],

We're officially CLEARED TO CLOSE! Final numbers will be sent by the title company, and I'll work with your agent to confirm your closing appointment.

Let me know if you have any last-minute questions. Excited for you!

- [Your Name]

### **Weekly Pipeline Call Script – Agent or Borrower**

“Hi [Name], just wanted to give you a quick update on your loan:

- We're currently in [Processing/Underwriting/Cleared to Close].
- [Any missing documents or items].
- Estimated closing date is still on track for [Date].

As always, let me know if you need anything. I'll continue to check in once a week, or sooner if anything changes.”

### **THA Pro Tips for Communicating Like a Pro**

- Keep it simple. Fancy mortgage terms make most borrowers nervous.
- Set expectations. 'You'll probably get more requests' is better than 'We're all done!' (when you're not).

- Use emojis sparingly but smartly. A 🎉 goes a long way after 'Conditional Approval'. A 📄 ... maybe not so much.
- Always reply within 24 hours—even if it's just 'I'm checking and will follow up shortly.'
- Don't forget the agent! Loop in the buyer's agent for major updates. They're on your side (usually).