

# Sample Letter Of Explanation for Mortgage Lender

[Your Full Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

**Subject: Explanation for [Specify the Issue]**

**To Whom It May Concern at [Mortgage Company's Name],**

This letter is to address inquiries regarding [mention the specific issue, e.g., discrepancies in my credit report, unusual banking transactions] as noted in my application for a mortgage loan. I aim to provide clarity and assure you of my financial stability and reliability as a borrower.

## **Situation Overview:**

- **Incident:** [Detail what occurred and the relevant dates]
- **Reason:** [Explain why it happened]

## **Resolution Steps:**

- **Action Taken:** [What you did to resolve or address the issue]
- **Current Status:** [State how the situation stands now]

I have attached copies of [mention any documents, e.g., bank statements, letters] that substantiate my explanation. Please review them at your convenience.

I am committed to ensuring a smooth process and am keen to move forward with my mortgage application. Thank you for considering this explanation as part of my application.

**Sincerely,**

**[Your Signature]**

**[Your Printed Name]**