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]**