

Lyra Winslow

POSITION

lyra@email.com

Explanation Letter for Mortgage Underwriter

September 18, 2050

Ms. Evelyn Thompson

Senior Mortgage Underwriter

Prime Mortgage Solutions

4567 Maple Street

San Francisco, CA 94102

Subject: Explanation Regarding Mortgage Application

Dear Ms. Thompson,

I hope this letter finds you well. I am writing to provide a detailed explanation regarding the mortgage application submitted on **September 10, 2050**, and to address any concerns that may have arisen during the review process.

Background of the Mortgage Application:

The mortgage application was submitted with the intention of securing a loan to finance the purchase of a new property at 123 Elm Street, San Francisco, CA 94103. The loan amount requested is \$450,000, with a 30-year fixed-rate mortgage.

Explanation of Key Issues:

- **Credit History Concerns:**
 - **Issue:** There have been some discrepancies noted in my credit history, specifically relating to a few late payments reported in the last 18 months.
 - **Explanation:** The late payments were due to unforeseen medical expenses incurred by my family during that period. I have attached medical bills and insurance claims to substantiate these circumstances. I have since resolved these issues and maintained a clean payment record.
- **Employment Gaps:**
 - **Issue:** A recent gap in employment was noted on my application.
 - **Explanation:** I experienced a temporary job loss from June 2024 to August 2024 due to company downsizing. During this period, I utilized my savings and unemployment benefits to maintain financial stability. I have attached a letter from my previous employer confirming the employment end date and a recent pay stub from my current position at [Current Employer's Name], where I have been employed since September

Letters For Underwriters

AN Whitehead



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