

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Recipient's Name]  
[Bank/Lender's Name]  
[Bank/Lender's Address]  
[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally apply for a mortgage loan to finance the purchase of my new home located at [Property Address]. After careful consideration of various lenders, I have chosen [Bank/Lender's Name] due to your reputation for excellent service and competitive rates.

I am seeking a mortgage loan of [Loan Amount] with [Loan Type] terms, and I am confident that my financial profile meets your lending criteria. My employment history includes [brief description of your job and employer], and my annual income is [Your Income]. I have maintained a good credit score of [Your Credit Score], which reflects my responsibility in managing financial commitments.

Enclosed with this letter, you will find the required documentation, including:

1. Completed mortgage application form
2. Proof of income (pay stubs, tax returns)
3. Bank statements
4. Credit report
5. Any additional documentation as needed

I am eager to proceed with the application process and hope to initiate the next steps at your earliest convenience. Thank you for considering my application. I look forward to your prompt response.

Sincerely,  
[Your Name]