

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient Name]
[Mortgage Lender's Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient Name],

Subject: Explanation of [Specific Issue or Situation]

I hope this letter finds you well. I am writing to provide clarification regarding [specific issue or situation, e.g., a late payment, change in employment, etc.] related to my mortgage application/loan account number [insert loan number].

[Explain the situation briefly, including relevant dates, events, and any necessary details that provide context. Be honest and concise.]

I understand the importance of maintaining clear communication and fulfilling my obligations. [Reassure them of your commitment to resolving the issue, and if applicable, mention any steps you have taken or plan to take to rectify the situation.]

Please feel free to reach out to me if you require any further information or documentation. Thank you for your understanding and assistance regarding this matter.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]