

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

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

Dear [Recipient's Name],

I am writing to provide a character reference for [Borrower's Name] in support of their FHA loan application. I have had the pleasure of knowing [Borrower's Name] for [duration of time] and have witnessed their [positive attributes such as reliability, responsibility, integrity, etc.].

[Borrower's Name] has demonstrated a strong commitment to their financial obligations, maintaining a steady job as [Borrower's Occupation] at [Employer's Name] for [duration]. They have always been diligent in managing their finances and are dedicated to achieving their goal of homeownership.

I have no doubt that [Borrower's Name] will fulfill their responsibilities as a homeowner and honor their loan agreement. If you require any additional information or specific examples regarding [Borrower's Name]'s character and reliability, please feel free to contact me at [Your Phone Number] or [Your Email Address].

Thank you for considering this reference in your review of [Borrower's Name]'s application.

Sincerely,

[Your Name]
[Your Title/Relationship to Borrower]