

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

[Loan Officer's Name]
[Mortgage Company Name]
[Company Address]
[City, State, ZIP Code]

Subject: Clarification of Derogatory Credit

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to provide clarification regarding the derogatory credit items on my credit report as part of my application for an FHA loan.

1. **Credit Item Description**: [Describe the derogatory item, e.g., late payment, collections, etc.]

- **Date**: [Date of the occurrence]

- **Reason for Derogatory**: [Brief explanation of why it occurred, e.g., medical emergency, job loss, etc.]

- **Resolution**: [Explain how the issue has been resolved, e.g., paid off, payment plan established, etc.]

2. **Credit Item Description**: [Describe another derogatory item]

- **Date**: [Date of the occurrence]

- **Reason for Derogatory**: [Brief explanation]

- **Resolution**: [Explain resolution]

I understand the importance of maintaining good credit and would like to reassure you that I have taken steps to improve my financial responsibility. Since these events, I have [mention any relevant improvements such as on-time payments or increased income].

Please let me know if you require any additional information or documentation to support my FHA loan application.

Thank you for your understanding.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]