

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

[Loan Officer's Name]
[Bank or Lender's Name]
[Bank's Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],
Subject: FHA Loan Divorce Explanation

I am writing to provide a detailed explanation regarding my divorce and its impact on my FHA loan application.

On [Date of Divorce], I finalized my divorce from [Former Spouse's Name]. During our marriage, we shared assets and liabilities, including [mention any relevant properties, loans, joint accounts, etc.]. Since the divorce, I have taken steps to ensure that my financial responsibilities are clear and manageable.

The following are key points regarding my current financial situation:

1. ****Property Division****: As part of our divorce settlement, the [property/asset] located at [address] has been awarded to [Former Spouse's Name]. I have no financial interest or responsibility for this property.
2. ****Debt Responsibilities****: I have assumed responsibility for [list any debts or obligations you have taken on post-divorce]. I have worked diligently to maintain timely payments on these obligations.
3. ****Income****: My current monthly income is [amount], which is sufficient for my living expenses and to qualify for the FHA loan.
4. ****Credit Score****: Despite the divorce, I have managed to maintain a [insert credit score] credit score, demonstrating my commitment to responsible financial management.

I appreciate your understanding of my situation. I am eager to move forward with my FHA loan application and am committed to providing any further documentation needed to support my case.

Thank you for your attention to this matter. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you have any questions or require additional information.

Sincerely,
[Your Name]