

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

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

Subject: FHA Loan Explanation for Recent Employment Change

Dear [Loan Officer's Name],

I hope this letter finds you well. I am writing to provide a brief explanation regarding my recent employment change, as requested for my FHA loan application.

I was previously employed at [Previous Employer's Name] as a [Previous Job Title] for [Duration of Employment]. Due to [Reason for Leaving, e.g., company downsizing, seeking better opportunities], I made the decision to seek new employment opportunities.

I am pleased to inform you that I have accepted a new position at [Current Employer's Name] as a [Current Job Title], effective [Start Date]. This position offers [Describe Benefits: higher salary, better career growth opportunities, etc.]. My current compensation is [State Salary], which enhances my financial stability and ability to fulfill my mortgage obligations.

Attached are the following documents to support my explanation:

1. Offer letter from [Current Employer's Name].
2. Recent pay stub or proof of income from my new employment.

Thank you for your understanding and consideration. If you need any further information, please do not hesitate to reach out.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]