

[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]

Dear [Loan Officer's Name],

Subject: Special Circumstances for FHA Loan Application

I am writing to address some special circumstances regarding my FHA loan application submitted on [date of application]. I would like to provide additional context that may aid in your review.

[In this paragraph, briefly explain the special circumstance, such as job loss, medical expenses, or other financial difficulties. Be concise but thorough in detailing the situation and its impact on your financial status.]

Despite these challenges, I have taken proactive measures to stabilize my financial situation. [Mention any actions taken, such as finding new employment, reducing expenses, or receiving assistance from family/friends.]

I am committed to meeting my financial obligations and believe that acquiring this FHA loan will allow me to [briefly explain how the loan will positively impact your situation, such as home stability, financial recovery, etc.].

Thank you for considering my circumstances. I appreciate your understanding and support in this matter. Should you need any more information or documents, please feel free to contact me at your convenience.

Sincerely,
[Your Name]