

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

[Loan Officer's Name]  
[Bank/Institution Name]  
[Bank/Institution Address]  
[City, State, ZIP Code]

Subject: Explanation Letter for FHA Loan Application

Dear [Loan Officer's Name],

I am writing to provide additional context and clarification regarding my FHA loan application submitted on [Application Date]. I understand that some aspects of my financial history may require further explanation, and I would like to address these concerns directly.

1. \*\*[Issue/Concern #1]\*\*

- [Briefly explain the situation, including dates and any relevant details.]

- [Provide context or mitigating circumstances that explain the issue.]

2. \*\*[Issue/Concern #2]\*\*

- [Briefly explain the situation, including dates and any relevant details.]

- [Provide context or mitigating circumstances that explain the issue.]

I appreciate your understanding and consideration of my circumstances. I am committed to adhering to all contractual obligations and am fully prepared to provide any additional documentation needed to support my application.

Thank you for your attention to this matter. Please feel free to reach out if you have any questions or require further information.

Sincerely,

[Your Name]