

[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]

Dear [Loan Officer's Name],
I am writing to recommend [Applicant's Name] for an FHA loan through your esteemed institution. I have known [Applicant's Name] for [duration] and can attest to their financial responsibility and commitment to homeownership.

[Applicant's Name] has demonstrated a consistent ability to manage their finances, including timely payments on previous loans and a disciplined savings plan. Their credit score is [credit score], which reflects their commitment to maintaining a healthy financial status.

Moreover, [Applicant's Name] is dedicated to finding a stable home for their family, and I truly believe that they will be a responsible and caring homeowner. They have shown great enthusiasm and readiness to take on the responsibilities that come with owning a home.

I wholeheartedly support [Applicant's Name]'s application for an FHA loan and firmly believe that they will meet all obligations associated with this loan. Please feel free to contact me should you require any further information or clarification.

Thank you for considering this recommendation.

Sincerely,

[Your Name]
[Your Title/Relationship to Applicant]