

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Loan Officer's Name]
[Bank or Mortgage Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Loan Officer's Name],

Subject: Letter of Intent for FHA Mortgage Application

I hope this letter finds you well. I am writing to formally express my intent to apply for an FHA mortgage and to provide you with a brief overview of my financial situation and home ownership goals.

My name is [Your Name], and I am interested in purchasing a home located at [Property Address]. After extensive research and consideration, I have decided that an FHA loan is the best option for me due to its favorable terms and lower down payment requirements.

I have a stable income from my job at [Your Employer] where I have worked for [Duration] as a [Your Job Title]. My annual income is approximately [Your Income], and I have [Any significant savings or assets].

I understand the importance of maintaining a good credit score and have taken measures to ensure my credit report reflects responsible borrowing habits. My current credit score is [Your Credit Score].

I would like to finalize my application as soon as possible, and I am prepared to provide any necessary documentation, including income verification, tax returns, and proof of assets.

Thank you for considering my application for an FHA mortgage. I look forward to working with you throughout this process and appreciate any guidance you can provide.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]