

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

Dear [Loan Officer's Name],

I am writing to formally apply for an FHA loan to purchase a home located at [property address]. After researching various financing options, I believe that an FHA loan is the best fit for my needs, due to its competitive rates and lower down payment requirements.

I am seeking a loan amount of [loan amount] and am prepared to provide any necessary documentation to facilitate the approval process. My current employment is with [employer's name], where I have worked as a [your job title] for [duration]. My annual income is [your income], and I have a credit score of [your credit score].

I have included my completed loan application form, along with any required documentation, such as pay stubs, bank statements, and tax returns. Please let me know if there are additional forms or information needed to move forward with my application.

Thank you for considering my application. I look forward to your prompt response and am excited about the possibility of becoming a homeowner with the help of your team.

Sincerely,
[Your Name]