

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

Dear [Loan Officer's Name],

Subject: FHA Loan Request

I hope this letter finds you well. I am writing to formally request an FHA loan to assist in the purchase of my home. As a self-employed individual, I understand that my financial situation may differ from traditional borrowers, and I would like to outline my qualifications. I have been self-employed as [Your Business Type] for [Number of Years] years, and my business has consistently generated a stable income. In support of my application, I have included the following documents:

1. Personal and business tax returns for the past two years
2. Profit and loss statements for the current year
3. Bank statements for the last 3-6 months
4. A summary of my business operations and financial performance

I believe my credit score and financial history demonstrate my ability to fulfill the loan obligations. I am seeking an FHA loan amount of [Loan Amount] for the property located at [Property Address].

Thank you for considering my application. I am looking forward to your favorable response. Please feel free to contact me if you need any additional information.

Sincerely,
[Your Name]