

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

Dear [Loan Officer's Name],

Subject: Explanation Letter for FHA Loan Application

I am writing this letter to provide clarification regarding my application for an FHA loan dated [insert date]. I appreciate your consideration and am hopeful that this explanation will assist in the review of my application.

[Insert a brief introduction explaining the purpose of the loan and the property in question.]

One of the areas that may require clarification is [insert specific issue, e.g., credit history, employment gaps, etc.]. [Provide a detailed explanation of the issue, including any relevant dates and circumstances that contributed to the situation. Be honest and concise but provide enough detail to convey the context.]

To address this situation, [explain any steps you have taken to improve your circumstances, such as increased savings, employment stability, or credit repair efforts.]

I have attached supporting documentation such as [list any documents you are including with the letter, e.g., pay stubs, bank statements, letters of explanation from employers, etc.] for your review.

Thank you for your attention to this matter. Please feel free to reach out if you need any further information or clarification.

Sincerely,

[Your Name]

[Your Signature (if submitting a hard copy)]