

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]

[Recipient Name]  
[Bank/Lender Name]  
[Bank/Lender Address]  
[City, State, Zip Code]

Dear [Recipient Name],

I am writing to formally apply for a mortgage as a first-time home buyer. My goal is to purchase a home that will serve as my primary residence.

**\*\*Introduction:\*\***

- Briefly introduce yourself and state your purpose for writing the letter.
- Mention your excitement about becoming a homeowner.

**\*\*Background Information:\*\***

- Provide details about your current living situation.
- Include your employment status, income, and any relevant financial information.

**\*\*Homeownership Goals:\*\***

- Describe the type of home you are looking to buy (e.g., location, size, budget).
- Explain any specific features you desire.

**\*\*Financial Information:\*\***

- Summarize your credit score and any savings you have for a down payment.
- Mention any pre-approval status you may have.

**\*\*Conclusion:\*\***

- Express your enthusiasm for working with the lender.
- Offer to provide any additional information or documents they may require.

Thank you for considering my application. I am looking forward to the opportunity to discuss this further.

Sincerely,  
[Your Name]