

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

Dear [Recipient Name],

I am writing to formally apply for a first-time homebuyer mortgage. I am excited to embark on this journey and believe that [Bank or Lender's Name] can help me make my dream of homeownership a reality.

As a first-time homebuyer, I understand the importance of finding a reliable lender who can guide me through the process. I have [insert any relevant information about your financial stability, employment, or savings]. Additionally, I have completed [mention any homebuyer education courses or workshops].

I am very much interested in learning about the financing options available to me, including any first-time homebuyer programs, assistance grants, or favorable loan terms. My goal is to secure a home where I can [briefly express your reasons for wanting to buy a home].

Thank you for considering my application. I look forward to the opportunity to discuss my options with you further.

Sincerely,
[Your Name]