

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Mortgage Lender's Name]
[Mortgage Lender's Company]
[Company Address]
[City, State, Zip Code]

Dear [Mortgage Lender's Name],

Subject: First-Time Buyer (FTB) Letter

I hope this letter finds you well. I am writing to formally express my interest in applying for a mortgage as a first-time homebuyer. My name is [Your Full Name], and I am excited about the prospect of purchasing my first home.

I have been diligently saving for a down payment and am committed to maintaining a responsible financial lifestyle. I have attached my financial documents, including my credit report, proof of income, and details of my savings, to provide you with a complete picture of my financial situation.

As a first-time buyer, I am eager to find a suitable home that fits my needs and budget. I believe that owning a home will provide me with stability and a place to create lasting memories.

Thank you for considering my application. I look forward to discussing the mortgage options available to me and taking the next steps in this process.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]