

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

Vystar Credit Union  
[Relevant Department/Address]  
[City, State, Zip Code]

Dear Vystar Mortgage Team,

I am writing to formally apply for a mortgage with Vystar Credit Union. After researching various lending options, I believe that Vystar offers the best terms and customer service that align with my financial needs. I am seeking a mortgage of [amount] for the purchase of a [type of property] located at [property address]. I am particularly interested in [specific mortgage product, e.g., fixed-rate mortgage, adjustable-rate mortgage, etc.], and I would appreciate any information on current rates and eligibility requirements.

Enclosed with this letter are my personal financial details and the necessary documentation to support my application, including:

- Completed mortgage application form
- Proof of income (recent pay stubs and tax returns)
- Credit report authorization
- Details of assets and liabilities
- Identification documents

Please let me know if any additional information is needed to process my application. I hope to move forward with this exciting opportunity, and I look forward to your prompt response.

Thank you for considering my application.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]