

# Mortgage Application Letter

Date: [Insert Date]

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

[Lender's Name]  
[Lender's Address]  
[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally apply for a mortgage loan for the purchase of my new home located at [Property Address]. I am aware that my credit score is lower than the typical standards, currently standing at [Insert Credit Score], and I would like to explain my situation.

Over the past few years, I have faced [briefly explain any relevant circumstances, such as job loss, medical expenses, etc.], which impacted my credit score. However, I have taken steps to improve my financial situation, including [list any positive actions, such as on-time payments, credit counseling, etc.].

I am committed to making my mortgage payments and have attached the necessary documentation to support my application, including proof of income, employment history, and my current financial obligations.

I kindly request your consideration for my mortgage application despite my credit challenges. I believe that with my dedication and a responsible approach to my finances, I can be a reliable borrower.

Thank you for your time and consideration. I am looking forward to the opportunity to discuss my application in further detail.

Sincerely,  
[Your Name]