

Mortgage Loan Request Letter

Date: [Insert Date]

[Your Name]

[Your Address][City, State, Zip]

[Your Email][Your Phone Number]

To: [Lender's Name]

[Lender's Company][Company Address][City, State, Zip]

Dear [Lender's Name],

I am writing to formally request a mortgage loan for the purchase of my home located at [Property Address]. I understand that my current credit score may not meet the typical requirements, but I am hopeful that you will consider my application based on several factors.

Despite my low credit score, I have a stable income from my job at [Company Name] where I have been employed for [number] years. I have also been maintaining a steady payment record for my current financial obligations. Additionally, I have made plans to improve my credit score by [mention any actions you are taking].

I kindly ask you to review my application and consider my circumstances. Thank you for your time and understanding. I look forward to your positive response.

Sincerely,

[Your Name]