

# Affordability Confirmation Letter

Date: [Insert Date]

To: [Borrower's Name]  
[Borrower's Address]  
[City, State, Zip Code]

Subject: Affordability Confirmation for Mortgage Application

Dear [Borrower's Name],

We are pleased to inform you that your mortgage application for the property located at [Property Address] has been reviewed for affordability. Based on the information provided, we confirm that you meet the necessary criteria for the mortgage amount of [Amount] over a term of [Term] years.

Your monthly payments are projected to be approximately [Monthly Payment Amount], which is within your allowable debt-to-income ratio. We have taken into account your income, current debts, and credit history in our assessment.

Please feel free to reach out to us if you have any questions or require further assistance regarding your mortgage application.

Thank you for choosing [Your Company Name]. We look forward to assisting you further.

Sincerely,

[Your Name]  
[Your Title]  
[Your Company Name]  
[Your Contact Information]