

Comprehensive Loan Affordability Evaluation

Date: [Insert Date]

To: [Borrower's Name]

Address: [Borrower's Address]

Subject: Comprehensive Loan Affordability Evaluation

Dear [Borrower's Name],

Thank you for your interest in obtaining a loan with [Lender's Name]. We have conducted a comprehensive evaluation of your financial situation to determine your loan affordability.

Income Assessment

Total Monthly Income: \$[Insert Amount]

Source of Income: [Insert Sources]

Expense Evaluation

Total Monthly Expenses: \$[Insert Amount]

Key Expenses: [Insert Key Expenses]

Debt-to-Income Ratio

Current Debt-to-Income Ratio: [Insert Ratio]%

Loan Amount Recommendation

Based on our assessment, we recommend a loan amount of \$[Insert Recommended Amount], considering your current financial situation.

Next Steps

Please feel free to reach out to us should you have any questions or need further assistance regarding the loan application process.

Thank you for choosing [Lender's Name]. We look forward to assisting you further.

Sincerely,

[Your Name]

[Your Position]

[Lender's Name]

[Contact Information]