

Debt-to-Income Ratio Analysis

Date: [Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to provide you with an analysis of my debt-to-income (DTI) ratio as part of my loan application process. Understanding my financial standing will assist in the evaluation of my eligibility for the loan.

1. Overview of Debt-to-Income Ratio

The debt-to-income ratio is calculated by dividing my total monthly debt payments by my gross monthly income. This ratio is crucial in assessing my ability to manage monthly payments and repay the loan accordingly.

2. Financial Details

Gross Monthly Income: \$[Amount]

Total Monthly Debt Payments: \$[Amount]

Debt-to-Income Ratio: [Calculated Ratio]% (calculated as Total Monthly Debt Payments / Gross Monthly Income x 100)

3. Conclusion

Based on this analysis, my DTI ratio indicates that I am within the acceptable range for loan approval. I appreciate your consideration of my application and look forward to your response.

Thank you for your attention.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]