

Debt-to-Income Ratio Clarification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Recipient Title]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient Name],

I hope this letter finds you well. I am writing to provide clarification regarding my debt-to-income (DTI) ratio as part of my recent application for [loan/mortgage/credit].

As of [specific date], my total monthly debt obligations amount to [total debt amount], while my gross monthly income is [gross income amount]. This results in a DTI ratio of [calculations].

To further elaborate:

- Monthly Debt Payments: [List each debt with its corresponding payment]
- Gross Monthly Income: [Detail sources of income]

I believe this information can assist in understanding my financial standing better. Please feel free to reach out if you require any further information or documentation.

Thank you for your consideration.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Name]