

Mortgage Underwriter Clarification for Debt-to-Income Ratio

Date: [Insert Date]

Loan Application Number: [Insert Application Number]

To Whom It May Concern,

I am writing to provide clarification regarding the debt-to-income (DTI) ratio associated with the loan application for [Borrower's Name], submitted on [Submission Date].

The current DTI ratio is calculated as follows:

- Total Monthly Debt Payments: \$[Total Debt Payments]
- Gross Monthly Income: \$[Gross Income]
- Debt-to-Income Ratio: [DTI Ratio]%

It is important to note that the DTI ratio has been affected by the following factors:

1. [Brief explanation of any significant debts]
2. [Explanation of income sources]
3. [Any changes in job or income that occurred]

Should you have further questions or require more information, please do not hesitate to contact me at [Your Phone Number] or [Your Email Address].

Thank you for your attention to this matter.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Company Address]

[Phone Number]

[Email Address]