

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Loan Officer's Name]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Loan Officer's Name],

I hope this message finds you well. I am writing to formally explain the reasons for the missed deadlines in the processing of my home loan application for the property located at [Property Address].

Unfortunately, [brief explanation of circumstances, e.g., "due to unforeseen personal circumstances," "delays in gathering necessary documentation," etc.]. I understand the importance of adhering to deadlines and sincerely apologize for any inconvenience this may have caused in the processing of my application.

I am currently taking steps to rectify the situation by [mention any actions you are taking, e.g., "gathering the required documents," "working with my accountant," etc.]. I appreciate your understanding in this matter and your continued support.

Thank you for your attention to this issue. I look forward to your guidance on the next steps I should take to move forward with my application.

Sincerely,

[Your Name]