

Loan Request for Graduated Payment Home Purchase

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Institution]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally request a graduated payment loan for the purchase of my new home located at [Property Address].

As a [Your Occupation], I have been planning my home purchase for some time and believe that a graduated payment structure would be beneficial in managing my finances as I transition into homeownership.

I am seeking a loan amount of [Amount] with a repayment period of [Duration]. I envision making smaller payments in the initial years as I adjust to my new financial responsibilities, with gradual increases over time.

I have attached my financial documents, including proof of income and credit history, for your review. Furthermore, I am prepared to discuss any additional requirements you may have to facilitate this process.

Thank you for considering my request. I look forward to your positive response and hope to work together to secure my home purchase.

Sincerely,

[Your Name]