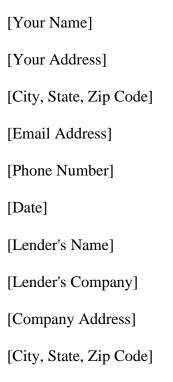
Debt-to-Income Ratio Clarification



Subject: Clarification of Debt-to-Income Ratio for Loan Application

Dear [Lender's Name],

I hope this message finds you well. I am writing to clarify my debt-to-income (DTI) ratio as part of my loan application process for [Loan Type/Amount] submitted on [Application Date].

As outlined in my application, my current monthly debt obligations are [Total Monthly Debt], including:

- Mortgage: [Monthly Amount]
- Car Loan: [Monthly Amount]
- Credit Card Payments: [Monthly Amount]
- Other Loans: [Monthly Amount]

My monthly income is [Monthly Income]. Therefore, my DTI ratio is calculated as follows:

DTI Ratio = (Total Monthly Debt / Monthly Income) x 100

Using the numbers provided, the DTI ratio comes out to be [Calculated DTI Ratio]%.

If you require any	further	documentation	or have	additional	questions,	please	feel fre	e to r	each
out to me. Thank	you for	your attention to	o this ma	itter, and I	look forwa	ard to y	our res	onse	.

Sincerely,

[Your Name]