

Debt-to-Income Ratio Justification

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Recipient Name]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient Name],

I am writing to provide a justification for my debt-to-income (DTI) ratio as part of the financial assessment process for [specify loan, mortgage, or financial service]. My current DTI ratio is [insert DTI ratio], which may be higher than the acceptable threshold.

There are several factors contributing to my current DTI ratio:

- **Temporary Financial Hardship:** [Brief explanation of any recent job loss, medical expenses, or other financial strains.]
- **Increased Income:** [Mention any upcoming salary increases, new job opportunities, or side income that will change your financial situation.]
- **Budgeting and Financial Planning:** [Outline any measures you have taken to reduce your expenses or manage your debt effectively.]
- **Additional Assets:** [Mention any savings, investments, or other assets that showcase your financial stability.]

I am committed to improving my financial situation and have taken [mention any steps you've taken, such as financial counseling]. I believe that, with your support, I can ensure timely payments and a positive financial future.

Thank you for considering my justification regarding my debt-to-income ratio. I appreciate your understanding and look forward to your favorable response.

Sincerely,

[Your Name]