

# Credit Risk Assessment Letter

Date: [Insert Date]

To: [Borrower Name]

[Borrower Address]

[City, State, Zip Code]

## Subject: Credit Risk Assessment for Mortgage Approval

Dear [Borrower Name],

We are writing to inform you about the results of your credit risk assessment in relation to your mortgage application submitted on [Insert Application Date]. After a thorough evaluation of your financial history and current credit profile, we have compiled the following findings:

### Credit Score

Your current credit score is [Insert Credit Score]. This score reflects your creditworthiness and is a crucial factor in our decision-making process.

### Income Verification

We have verified your income as [Insert Verified Income] which appears stable and sufficient for the mortgage you applied for.

### Debt-to-Income Ratio

Your debt-to-income ratio is [Insert Ratio]%. This ratio falls within our acceptable limits and demonstrates your capacity to manage your debt obligations.

### Employment Status

We confirm that you are currently employed at [Insert Employer Name] since [Insert Start Date] and your position is [Insert Position].

### Conclusion

Based on the above assessment, we believe you have a strong potential for mortgage approval, pending final underwriting checks and additional documentation if required.

Thank you for choosing us for your mortgage needs. Should you have any questions or require further information, feel free to reach out to us at [Insert Contact Information].

Sincerely,

[Your Name]

[Your Title]

[Lender Company Name]

[Lender Address]

[City, State, Zip Code]