

Mortgage Application Authorization Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Company]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I am writing to formally authorize you to process my mortgage application, despite my current credit situation. I understand that my credit report may not reflect my true ability to manage a mortgage; however, I believe my circumstances warrant consideration.

By this letter, I grant you permission to obtain my credit report and any other pertinent information necessary for processing my mortgage application. I am aware of my credit issues, and I am committed to addressing them while ensuring timely mortgage payments.

Please feel free to contact me should you require any further information or documentation to support my application. I appreciate your understanding and look forward to working with you to achieve homeownership.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]