

Principal Residence Loan Application

Date: [Insert Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally apply for a principal residence loan as a retiree. My name is [Your Name], and I am currently residing at [Your Current Address]. As a retiree, I am seeking to finance the purchase of my principal residence located at [Property Address].

My financial situation is stable, with a steady source of income from [sources of income, e.g., pensions, social security, savings]. I have attached documentation that demonstrates my financial health, including retirement account statements, bank statements, and proof of income.

The property I wish to purchase is a [describe property, e.g., single-family home, condo] and is listed at [listing price]. I believe this property will serve as a comfortable and secure residence for me during my retirement years.

I am requesting a loan amount of [loan amount] with a [loan term, e.g., 15-year, 30-year] mortgage. I am prepared to provide any additional information necessary to facilitate the processing of my application.

Thank you for considering my application. I look forward to your positive response.

Sincerely,

[Your Name]

[Your Phone Number]

[Your Email Address]