

Home Loan Application Template

Subject: Mortgage Loan Application - [Property Address]

Dear Mortgage Specialist,

I am writing to formally apply for a mortgage loan to purchase the property located at [full property address]. After careful consideration and financial planning, I am ready to move forward with homeownership and believe your institution is the right partner for this significant investment.

The purchase price of the home is \$[amount], and I am seeking a mortgage of \$[loan amount] with a down payment of \$[amount] ([percentage]%). I am interested in a [loan term] loan and would prefer [fixed/adjustable] rate options.

My financial profile includes stable employment as a [job title] at [company] for [duration] with an annual salary of \$[amount]. My credit score is [score], and I have maintained excellent payment history across all accounts. Monthly debt obligations total \$[amount], well within acceptable debt-to-income ratios.

This home represents not just a purchase but an investment in my family's future and stability. The property is located in [desirable neighborhood features] and has been professionally inspected with no major concerns identified.

I have completed pre-qualification discussions with [loan officer name] and have prepared all necessary documentation including tax returns, bank statements, employment verification, and property appraisal. I am ready to move quickly through the approval process and am flexible with closing dates.

I would welcome the opportunity to discuss loan options and terms that work best for both parties. Please contact me at [contact information] to schedule an appointment or if you require any additional information.

Thank you for your consideration of my mortgage application.

Sincerely,

[Your Name]

[Co-borrower Name if applicable]

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