

Mortgage letter of explanation template

Feb. 1, 2020

ABC Lending Company

123 Washington Lane

Denver, CO 80231

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RE: Jane Doe's Loan Application #123456789

Dear Sir or Madam:

I'm writing this letter to explain a six-month gap in employment from June to December 2019. My former employer, XYZ Enterprises, downsized in June and I was among the employees who were laid off as a result. I was hired by ABC Co. in August 2019, and I have been employed there ever since. I am currently a full-time employee at ABC Co.

Please let me know if you need further clarification on this matter. Thank you for your time.

Regards,

Jane Doe

150 Cherry Lane

Aurora, CO 80015

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Enc.: Severance forms and tax returns related to my employment at XYZ Enterprises, along with my hiring contract at ABC Co.