**To**

**[The Recipient]  
[Company Name]**

**Dear [Recipient],**

**Re. Explanation to the Mortgage Underwriter on Different Factors Enlisted in the Letter of Inquiry**

I am John Leaflock and I have been working as an Assistant Web Developer in a private firm named LOCS Tech Groups, Boston. I have been working in the company since 2019. Recently, I applied for a loan on which I have received a letter of inquiry showing reluctance on various factors.

Being a potential borrower of the company, I intend to communicate and explain those factors being mentioned in the letter. First, the letter shows reservations about my irregular pattern of debt payments. I have already under the debt of Linux Hill Bank of California for the loan I was granted for housing. The bank had drawn a policy of irregular paybacks of the debt while making a goal per Anum. It means to say that the bank permitted its borrowers to pay a certain amount in one year whereas not considering the regularity of monthly payments.

Secondly, my recent change of job has been inquired about. It has to be answered in a very simple way. The sole cause behind the change of my job recently was the amount paid as gross salary. Earlier I was working in Gold Gulf Finance Group but I shifted my job to LOCS Tech Groups as I was offered a 15% increased salary as an Assistant Web Developer. Moreover, the learning margin in LOCS was much higher than that of in Gold Gulf Finance.

Thirdly, it has been stated that I have different outstanding debts in my title and the amount of the debts surpasses the amount of my monthly salary. That was because of my job in LOCS. The motive behind the change of the job from Gold Gulf to LOCS was the increased salary so that I can pay my loans back. Moreover, I recently have ended my credit loans in two of the companies, thus, I have only one loan in my title in Trading High Groups.

I hope this explanation would be sufficient and satisfactory as a response to the letter of inquiry. Please write to me at [EMAIL] or call me at +1-[X].

Thank you.

Regards

John Leaflock  
Assistant Web Developer  
LOCS Tech Groups, Boston  
CA, USA