

Date: [Insert Date]

To: [Lender Name]

Loan Department

Address: [Lender Address]

City, State, Zip: [City, State, Zip]

RE: Mortgage Application Documentation Discrepancy Waiver

Loan Application Number: [Insert Loan Number]

Applicant Name: [Insert Your Name]

Dear Underwriting Department,

I am writing this letter to formally address and clarify a discrepancy identified in the documentation provided for my mortgage application. Specifically, the discrepancy relates to [insert specific document, e.g., my 2023 W-2 form and my year-to-date paystub].

The discrepancy is as follows: [Provide a brief, clear explanation of the difference, e.g., "The income on my W-2 reflects a one-time relocation bonus that is not part of my base salary shown on my paystubs"].

I hereby request a waiver for this specific documentation discrepancy. To support this request, I have enclosed the following additional documentation to verify the accuracy of my financial standing:

- [Additional Document 1]
- [Additional Document 2]

I certify that the information provided in my application is true and correct to the best of my knowledge. I understand that this waiver is subject to final approval by the underwriting team.

Thank you for your time and for considering my application. Please contact me at [Insert Phone Number] or [Insert Email Address] if you require further clarification.

Sincerely,

[Your Signature]

[Your Printed Name]