

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender Name]
[Loan Officer/Department Name]
[Lender Address]
[City, State, Zip Code]

RE: Request for Debt-to-Income (DTI) Ratio Recalculation

Application/Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request a recalculation of my Debt-to-Income (DTI) ratio regarding my recent loan application. I believe the current calculation does not accurately reflect my financial standing due to the following reasons:

- **Recent Debt Satisfaction:** I have recently paid off the following accounts in full: [List Account Names and Amounts].
- **Income Updates:** My gross monthly income has increased due to [Reason, e.g., a raise, new employment, or additional verified income source].
- **Incorrect Data:** The current calculation includes [Debt Name], which is [a non-recurring expense / a business debt not personally guaranteed / already closed].

I have attached the following supporting documentation for your review:

- [e.g., Updated Pay Stubs]
- [e.g., Debt Payoff Confirmation Letters]
- [e.g., Most Recent Tax Returns]

Based on these updates, I calculate my new DTI ratio to be [Percentage]%. I request that you update my file and provide a revised loan determination based on this information.

Thank you for your time and assistance. I look forward to your response.

Sincerely,

[Your Signature]

[Your Printed Name]