

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

[Date]

[Lender/Underwriter Name]
[Financial Institution Name]
[Address]
[City, State, Zip Code]

RE: Request for Exclusion of Deferred Debt from Debt-to-Income Calculation

To the Underwriting Department,

I am writing to formally request the exclusion of my deferred [Type of Debt, e.g., Student Loan] from my Debt-to-Income (DTI) ratio calculation regarding my mortgage application for [Property Address or Application Number].

The account details are as follows:

- **Creditor Name:** [Name of Institution]
- **Account Number:** [Account Number]
- **Current Balance:** \$[Amount]
- **Deferment End Date:** [Date]

As per the attached documentation from my loan servicer, this debt is currently in a formal deferment period and no monthly payments are required for at least the next 12 months. Since there is no present financial obligation impacting my monthly cash flow, I request that this liability be excluded or adjusted in accordance with [FHA / Fannie Mae / Freddie Mac] guidelines.

I have enclosed the official deferment verification letter and my most recent account statement for your review.

Thank you for your time and consideration of this request. Please contact me if you require further information.

Sincerely,

[Your Signature]

[Your Printed Name]