

Date: [Insert Date]

To: [Lender Name]  
Mortgage Underwriting Department  
[Lender Address]  
[City, State, Zip Code]

Re: Letter of Explanation for Loan Deferment

Borrower Name: [Your Full Name]  
Loan Application Number: [Application Number]

To the Underwriting Department,

I am writing this letter to provide an explanation regarding the deferment of my [Type of Loan, e.g., Student Loan/Personal Loan] with [Name of Financial Institution].

The loan was placed into deferment starting on [Start Date] and is scheduled to remain in deferment until [End Date]. The reason for this deferment was [State reason, e.g., returning to graduate school, temporary financial hardship, or military service].

Please find attached documentation from the loan servicer confirming the current status of the account and the scheduled date for repayment to resume. Since the deferment began, I have maintained all other financial obligations and am fully prepared to manage the mortgage payments alongside any future loan repayments.

If you require any further documentation or have additional questions regarding this matter, please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]  
[Your Printed Name]