

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

[Date]

[Lender Name / Mortgage Company]  
[Company Address]  
[City, State, Zip Code]

**RE: Mortgage Application for [Property Address] - Divorce Settlement Clarification**

To Whom It May Concern,

I am writing this letter to provide formal documentation regarding my financial obligations and assets following my divorce from [Ex-Spouse's Name], which was finalized on [Date of Divorce].

Pursuant to the signed Settlement Agreement/Divorce Decree (attached), the following terms have been established regarding our marital property and financial responsibilities:

- **Property Ownership:** I have [retained/relinquished] all rights to the former marital home located at [Former Address].
- **Debt Responsibility:** I am no longer responsible for the mortgage or any associated debts on the property located at [Former Address]. [Ex-Spouse's Name] has assumed full liability for these payments.
- **Equity Payout:** As part of the settlement, I have received/will receive a lump sum payment of \$[Amount] as my share of the home equity, which will be used toward the down payment of my new property.
- **Support Payments:** I am [required to pay / entitled to receive] [Alimony/Child Support] in the amount of \$[Amount] per month for a period of [Duration].

I confirm that there are no other outstanding financial liens or claims related to my divorce that would impact my ability to secure a mortgage or fulfill my future payment obligations.

Enclosed please find the following supporting documents:

- Certified Copy of the Final Divorce Decree
- Signed Property Settlement Agreement
- Proof of Equity Transfer (if applicable)

Should you require any further information or additional documentation, please contact me directly at [Phone Number].

Sincerely,

[Signature]

[Your Printed Name]