**Mortgage or Loan Recommendation Template** 

Subject: Character Reference Supporting Loan Application

Dear Loan Officer,

I am writing to provide strong support for [Applicant's Name]'s loan application. As [Your

Title/Relationship], I have had extensive interaction with the applicant and can provide valuable

insights into their financial character and reliability.

[Applicant's Name] has demonstrated exceptional financial responsibility throughout our [duration]

relationship. They have consistently met all financial obligations on time and have shown prudent

financial decision-making skills. Their income stability and career progression indicate a strong

ability to service the requested loan.

I have observed their careful approach to major financial decisions, including thorough research and

realistic budgeting. Their current financial position reflects years of disciplined saving and

responsible credit management.

The purpose of this loan - [briefly mention if known] - appears well-considered and within their

financial capabilities. I am confident in recommending [Applicant's Name] as a low-risk borrower

who will honor all loan obligations.

Please feel free to contact me if you require additional information to support this application.

Respectfully,

[Your Name]

[Your Title]

[Contact Information]

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