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How to write a letter of explanation for tardiness

In some instances, a businessperson must be firm and request that a customer or another business cease and desist its actions. For example, if a neighboring business is actively attempting to take business away from you by targeting your existing customers with its sales pitch as they leave your establishment, you might write a letter requesting that the business ceases its activities or you will take legal action against it. A back-off, or cease and desist, letter must be firm and clear to be effective. Type the date, and skip a line space. Type the manager's name, the business's name and the business address on separate lines. Skip another line space. Create the salutation by typing the person's name, followed by a colon. Do not type "Dear" before the name because that will soften the firm tone your letter needs. Tell the recipient to immediately cease the harmful actions. List the actions, with the relevant dates and times, and be specific about what you would like the recipient to stop. The specific details are important in case you need to take the recipient to court later; you will have evidence that you told the recipient to stop its activities. Use clear, matter-of-fact language, and avoid attacking the recipient personally. Explain what you will do if the recipient does not stop its actions. Do not make any threats that you are not willing to follow up on. For example, if you state that you will take the recipient to court, be prepared to do so. Provide your contact information, such as your telephone number or email address. If the recipient contacts you, save the email or write down the details of the call. Keep these communications as evidence in case the matter goes to court. Type "Sincerely" and skip three lines. Print the letter on your company letterhead, and sign your name above your typed name. Mail the letter with signature confirmation so you have evidence that the recipient received your letter. There are a couple of different types of letters. It is important to understand who you're writing to and what type of letter you should draft before getting started. If you're writing to someone you know professionally, a business, or a government official or department you'll be composing a formal letter which has different requirements from an informal letter. You can draft an email if the subject is urgent or if the person you're writing prefers to correspond via electronic mail. An informal letter will be written to someone you know like a friend or a family member. The composition of an informal letter is more relaxed than a formal letter. A formal letter will need to be typed and printed unless you're using email. Utilize common software like Open Office, Text Edit, or Google Docs. Each of these programs offers an introductory lesson on how to generally use the software. Remember that if you're writing to someone whom you work with currently, the tone of your letter doesn't have to stick to severely formal layout for a letter. Because you know your boss or co-worker your letter can be more relaxed in tone. Formal letters require restraint on the style choices of the person drafting the composition. Microsoft Word and other software programs will allow you to choose the font and size of your print. Formal letters should always use the Calibri or Times New Roman fonts. The size should be between 10 and 12, and should never be in bold, italicized, or crowded with unnecessary clip art or spacing. This rule stands for emailed formal letters too. A formal letter follows a specific format. Straying from this established format may leave your recipient doubtful of your intentions. A formal letter should either be written on business letterhead or follow these rules: Your name and address should be typed on the left at the top of the page. The hit the enter key twice (hop down two lines) and include the date like this: April 29, 2018. It is also acceptable to write the date like this: 4/29/2018. There's no need to include the date when writing an email because your email service will automatically include the date and time the email was sent. The next step to composing your formal letter is to type out your recipient's address underneath your location information. Hop down two spaces from where your address is located and type out the recipient's whole name and underneath their name type out their title. Make sure you capitalize the first letter of their first, and last names and their title. On the next line include their company or organization's name. Remember to capitalize proper nouns! On the next few lines type out their address. It's best to use two or more lines to mimic the correct format of an addressed envelope. Hop down a line (or space) before you address your reader. The salutation is how you greet the recipient of your letter. Most letters usually begin with Dear, and it's best to stick with this greeting when composing formal letters. If you don't know the person's name, but know their title try having a search on the web before deciding to address them by their position. In a worst-case scenario, you can address your recipient like this: Dear Sir or Madam, or To Whom It May Concern. The most accepted format for a salutation includes their first and last names and if they have one their abbreviated professional title. It's okay to use just their last name, but do not address them by just their first name in a formal letter. Always, always, always proofread your letter! If you're unsure of your proofreading skills, ask a friend to read your letter, or read the content aloud. When drafting a formal letter, there are many rules the writer should abide by as they compose the document. Make sure to state the purpose and intention of the contact clearly. Do not use contractions. Instead of using can't, write cannot instead. Also, make certain to phrase questions formally. For example: Would you please review my account? This is the preferred method of asking a question, in contrast to an informal question like: do you think you could review my account? Reviewing the grammar and content of your formal letter is vital. Grammatical mistakes and unwieldy content can damage the seriousness of your communication. Also, a formal letter shouldn't be longer than one page. Once you've completed the body of your formal letter, it's important to end the communication with a positive termination. A complimentary close is a way to wrap up the letter and wish the reader well politely. Formal letters require a space between the body of the document and the closure. The most commonly accepted complimentary closures are Kindest Regards, Sincerely Yours, and Best Wishes. It's crucial to leave a space between the goodbye and your typed name. This space is where you'll leave your handwritten signature. Make sure you sign your name in black or blue ink. Other colors of ink might be difficult to read or appear juvenile in a formal letter. Before you can put the formal letter into the corresponding envelope, you'll need to fold the paper. The letter will be folded into thirds. Begin with the bottom section of the paper folding it covering approximately 70 percent of the page and go ahead and crease the letter. Then fold the top part of the page, so the crease lines up with the bottom of the letter. Folding your formal letter this way will ensure your communication fits into most envelopes. To address the letter to the recipient find the front-side of the envelope. Then locate the width-wise and length-wise center of the envelope. This is where you'll write the full name and proper address of your recipient. If you're sending the letter via the post office service, it's best to include your return address. The return address is placed in the upper, left-hand corner of the front side of the envelope. Including a return address ensures that if the letter cannot be delivered that it will be returned to you. Make sure you include proper postage on the upper, right-hand side of the front side of the envelope! Writing an informal letter has a lot fewer rules than composing a formal letter. You'll need to provide a salutation, make sure you have a purpose and ensure that your grammar is correct. When you're finished writing a casual letter, you can sign it any way you please. It's best to follow the rules of polite society when writing your informal correspondence. It's important to remember that older generations may not understand how email works, they may not even have an email account or access to the Internet. In this case, it's best to scribe a hand-written letter for their convenience. When you apply for a mortgage, you'll need to hand over a skyscraper's worth of documentation: your bank statements, tax returns, pay stubs, details on your debt and more. Depending on your financial situation, your lender could also ask for a letter of explanation. Here's what that means. What is a letter of explanation? Mortgage lenders ask you to write a letter of explanation in order to better understand your finances when determining whether to approve you for a loan. While your lender's underwriting department reviews factors such as your credit score and income, those figures might not paint a complete picture of you as a borrower. A letter of explanation helps fill in that picture, offering lenders a deeper understanding of your ability to repay a mortgage. Why do you need a letter of explanation for a mortgage? When lenders review your application for a loan, their goal is to feel confident you'll be able to make your monthly mortgage payments. Imagine if you were loaning someone hundreds of thousands of dollars — you'd probably ask for concrete evidence that you'd eventually get that cash back, too. If your lender asks you to submit a letter of explanation, the request is likely linked to a specific piece of information in your application that raised a red flag. A letter of explanation is simply a way to help resolve that red flag, which might include: A job change, particularly in the timeframe leading up to closing Issues from your past that appear on your credit report A new credit card opening or a high credit card balance A large transaction (withdrawal or deposit) in your bank account An unsteady source of income - if you are self-employed or an independent contractor, the lender may want a better idea of your earnings It might be wise to proactively submit a letter of explanation, especially if you're aware of a potential red flag. Put yourself in the shoes of someone reviewing your application: Is there anything that might make you scratch your head? Let's say you took eight months off work last year to help care for an elderly parent. To the lender reviewing your bank statements, you were unemployed. With a letter of explanation, you can help your lender understand that the decision to temporarily stop working was voluntary. This might alleviate the lender's concerns about another period of unemployment in the near future. How to write a letter of explanation If you need to submit a letter of explanation, be sure to include all the key details of a traditional business letter: The lender's name and address Your name and your application number The date you're submitting the letter and expected closing date (if you know it) A short statement that helps an underwriter fully understand your situation in regards to the reason for concern Your current mailing address and phone number Letter of explanation template While the format of your letter depends on your circumstances, you can use this letter of explanation template as a example guide. Date: Lender name: Lender address: Lender city, state and ZIP Code: Lender phone number RE: Your Name and Application Number Dear Loan Specialist: I am writing to explain the deposit in my [bank name] checking account of \$7,500 on January 3. This deposit was a gift from my father to help cover part of the down payment and closing costs for my home purchase. I am attaching another letter from my father, which states that this is a gift and that he does not expect this money to be paid back. I am available to answer any additional questions and look forward to our expected closing date of April 30. Regards, Your name Your mailing address Your city, state and ZIP Code Your phone number If you've submitted an application with a co-signer, you'll need to include the co-signer's name on the letter, as well. It's important to note that you can make a letter of explanation more compelling with additional documentation. In the example above, the borrower included a gift letter from their father that supports the claim that the money will not need to be repaid. Whatever your reason for writing a letter of explanation, consider if there are other pieces of documentation that can back up your claim, and if you have them, submit them. Tips for writing a letter of explanation If you need to write a letter of explanation, there's no need to panic. Follow these three steps to put together strong support for your application: 1. Be honest The adage of "the truth shall set you free" can be adjusted to "the truth shall help you get approved." If your lender asks you for an explanation, it's crucial to share the facts. "When mortgage applicants find themselves in situations that they feel could negatively impact a lending decision, the best advice is simply to be honest," Pete Boomer, executive vice president at PNC Bank, said. "It is their best interest to fully disclose to the lender the event or events that could impact a decision to lend money." 2. Be formal This letter is not the casual email you send to your colleague about lunch. The recipient holds the keys to a new chapter in your life: becoming a homeowner. With that in mind, approach your letter with a heightened degree of formality. Make your past English teachers proud with pristine spelling, capitalization and business-level construction. 3. Be brief There's no need to write a novel. Keep the letter concise, focusing only on the details that need to be covered. Remember that lenders process loads of applications. Rather than make their jobs more challenging with a dense piece of text, focus only on the information they need to review in order to get your application one step closer to approval. Next steps Once you've submitted a letter of explanation, you'll have to wait to hear from your lender. Make sure you respond to any additional inquiries quickly. Lenders appreciate borrowers who treat the homebuying process with the importance it deserves. As you're waiting, make sure you're prepared for the final piece of the puzzle: the closing. Here's what you can expect in the closing process. Learn more:

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