

Borrower(s) Letter of Explanation

Borrower(s): _____

Property Address: _____

Subject: **Length of Time Home Has Been Free and Clear**

I / We have lived at the above address for the past _____ years and our home has been free and clear of liens for in excess of _____.

The forgoing statement is true and correct to the best of my/our ability.

Thank You,

Borrower

Date

CoBorrower

Date