

Letter of Explanation (LOE) templates designed to address the "intent vs. requirement" gap. These are high-value additions to your article as they move the user from "knowledge" to "action."

### Template 1: Employment/Relocation Exception

*Best for: Civilian job transfers or remote-to-office mandates that occur after closing.*

RE: Letter of Occupancy Explanation – [Your Loan Number / Property Address]

Date: [Date]

To: [Mortgage Servicer/Lender Name]

I am writing to provide formal notice of a change in my occupancy status for the property located at [Property Address].

At the time of closing on [Closing Date], it was my sincere intent to occupy this property as my primary residence. I established occupancy on [Move-in Date], as evidenced by the attached [Utility Bill/Address Change].

However, on [Date of Event], a significant and unforeseeable change in my employment occurred: [Describe change, e.g., "My employer, (Company Name), issued a mandatory relocation to the (City) office," or "I accepted a new position that requires a commute outside of a reasonable range."]

Due to this relocation, I am transitioning this property into a rental. I have updated my [Homeowners/Landlord] insurance policy accordingly and remain committed to maintaining the property in accordance with the terms of my VA-guaranteed loan.

Sincerely, [Your Name & Signature]