**Mortgage Letter of Explanation**

April 29, 20XX

To whom it may concern:

Here is the explanation requested in regard to my mortgage application (application number ###). The $2,000 deposited to my bank account on February 9, 20XX, was received for the sale of my 20XX Honda Civic to John Johnson on February 6, 20XX. I no longer have a receipt for the transaction.

Sincerely,

Your Signature Here