**Long-term (more than 45 days) Mortgage Letter**

To Whom It May Concern:

During the period of \_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_, I found myself involuntarily unemployed. While difficult, I was fortunate I had savings, severance and was eligible for unemployment benefits to meet my obligations. When I wasn't seeking employment, I made ends meet doing whatever was necessary to pay my bills and frequently did short-term work for cash. **(Note, if bills went delinquent: I found myself in the unenviable position of prioritizing what bills had to come first, which were shelter and food).** Finally, after xx months, I found a job that fit my experience and am now back on track.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_