**Letter of explanation template example:**

Writing a LOX is typically simple. Be sure to date it, explain the issue you’re addressing, and include as much detail as you can. And of course, be sure to sign the letter. Here’s a sample explanation letter:

*April 29, 2016*

*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, 2016, was received for the sale of my 2004 Honda Civic to John Johnson on February 6, 2016. I no longer have a receipt for the transaction.*

*Sincerely,*

*Your Signature Here*