[Date]

To Whom It May Concern,

I would like to explain why I’m purchasing a home in [Location] when my work is located in [Location], about [X miles or hours away]. This is because [Reasons for wanting to live that distance away such as more affordable housing, closer to family etc.] [My position is mostly remote/fully remote and I only have to go in X times per month/year. Or, you are never required to go to the office].

*Or…*

I plan to manage my long daily commute by [explain strategies such as working off hours, getting a hotel or staying with friends two nights per week. Whatever plans you have to minimize a long daily commute].

Feel free to confirm that my employer has approved this arrangement.

Sincerely,

[*Borrower Name*]

[*Phone*]

[*Email*]