Long-term (more than 45 days)  
  
To Whom It May Concern:  
  
During the period of \_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_, I found myself unvoluntarily unemployed. While diffiicult, 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](http://www.city-data.com/knowledge/More_Songs_About_Buildings_and_Food.html) that fit my experience and am now back on track.  
  
Sincerely,  
  
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
  
Short term:  
  
Please be advised I changed jobs in XXXX. Between these jobs, I decided to take some time off to visit with family and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. No credit suffered as a [result](http://www.city-data.com/knowledge/Result.html) of this time off.  
  
Sincerely,  
  
Read more: <http://www.city-data.com/forum/mortgages/1432466-sample-letter-explaining-gap-employment.html#ixzz5a1MytGKI>