

REQUIRED COVER LETTER

LOAN INFORMATION

Borrower Name

Co-Borrower Name

Property Address

Program Name & Code

DETAIL BORROWER (S) EMPLOYMENT

DETAIL HOW INCOME WAS CALCULATED - IF INVESTOR PROGRAM, DETAIL HOW DEBT COVERAGE RATIO (DSCR) WAS CALCULATED

For Bank Statement Programs, indicate type provided:

12 months personal

24 months personal

12 months personal

24 months personal

LIST ASSETS; ENOUGH TO COVER DOWN PAYMENT (IF APPLICABLE), CLOSING COSTS, AND RESERVES

ADDRESS ANY CREDIT ISSUES OUTSIDE PROGRAM GUIDELINES

LENDER PAID OR BORROWER PAID

Lender Paid

Borrower Paid