

REQUIRED COVER LETTER

Loan Information

Borrower Name	
Co-Borrower Name	
Property Address	
Program Name & Code	

Detail Borrower (s) Employment

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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

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Address Any Credit Issues Outside Program Guidelines

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Additional Critical Information Underwriting Should Know

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