

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 (DCR) was Calculated
For Bank Statement Programs, indicate type provided: <div style="display: flex; justify-content: space-around; width: 100%;"> 12 months personal 24 months personal 24 months business </div>

List Assets; Enough to Cover Down Payment (if applicable), Closing Costs, and Reserves

Address Any Credit Issues Outside Program Guidelines

Additional Critical Information Underwriting Should Know