



COVER LETTER

LOAN INFORMATION	
Borrower Name	
Co-Borrower Name	
Property Address	
Program Name	

DETAIL BORROWER(S) EMPLOYMENT

DETAIL HOW INCOME WAS CALCULATED (IF INVESTOR PROGRAM, DETAIL HOW DEBT COVERAGE (DCR) WAS CALCULATED)



COVER LETTER

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

ADDRESS ANY CREDIT ISSUES OUTSIDE PROGRAM GUIDELINES

ADDITIONAL CRITICAL INFORMATION UNDERWRITING SHOULD KNOW