

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:				
<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">12 months personal</td> <td style="width: 25%;">24 months personal</td> <td style="width: 25%;">12 months business</td> <td style="width: 25%;">24 months business</td> </tr> </table>	12 months personal	24 months personal	12 months business	24 months business
12 months personal	24 months personal	12 months business	24 months business	

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