

REQUIRED COVER LETTER

LOAN INFORMATION	
Borrower Name	
Co-Borrower Name	
Property Address	
Program Name	
	DETAIL BODDOWED(C) ENABLOVAMENT
	DETAIL BORROWER(S) EMPLOYMENT
DETAIL HOW INCOME	WAS CALCULATED (IF INVESTOR PROGRAM, DETAIL HOW DEBT COVERAGE (DCR) WAS CALCULATED)



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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