

REQUIRED IQM 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 DCR was Calculated

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

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Address Any Credit Issues Outside Program Guidelines

Additional Critical Information Underwriting Should Know