

REQUIRED IQM 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 DCR was Calculated

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