

[This letter must be on the participating loan application packager's letterhead.]

[Insert date of submission]

Dear Housing Assistance Corporation:

The following documents are submitted via eForms to your office for review of the loan application package for *[insert applicant(s) name]*:

- A copy of Attachment 3-J with all the items applicable for the applicant(s) marked and included in the package.
- Worksheet for computing income.
- Maximum loan amount calculator.
- Tri-Merge Credit Report (TMCR) with scores. A copy of the TMCR and preliminary credit analysis is provided. Select all that apply.
 - _____ A credit report fee of \$ (insert total cost of TMCR) was collected.
 - _____ Applicant(s) has a valid credit score(s) of 640 or higher and no significant delinquency.
 - _____ Applicant(s) credit score(s) is not valid or less than the threshold.
 - _____ Form RD 1944-60, Landlord's Verification, if score is not valid or less than the threshold.
- Applicant(s) explanation of derogatory credit (if applicable).
- A loan application narrative which includes an eligibility analysis (income, creditworthiness, repayment ability, and payment shock (if applicable)), support of any exceptions being requested, and an overall recommendation on the loan application request.
- A signed copy of the required disclosure letter found in Attachment 3-A.
- Credit Score Disclosure
- Invoice

Sincerely,

Sincerely,
(Packager's name and employer)