Dear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_: Date: \_\_\_\_\_\_\_\_\_\_\_\_

The following documents are submitted via email 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 (if Section 502).

• Copy of the credit report and preliminary credit analysis.

 \_\_\_\_\_\_\_Applicant(s) has a valid credit score(s) of (640 or higher if Section 502 or 620

 or higher if Section 504) and no significant delinquency.

 \_\_\_\_\_\_\_Applicant(s) credit score(s) is not valid or less than the threshold.

 \_\_\_\_\_\_\_Form RD 1944-60, Landlord reference.

 \_\_\_\_\_\_\_Applicant(s) explanation of derogatory credit.

• 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.

Sincerely,

***Cleo Baumann***

***Loan Processor***

***Lake of the Ozarks Council of Local Governments***