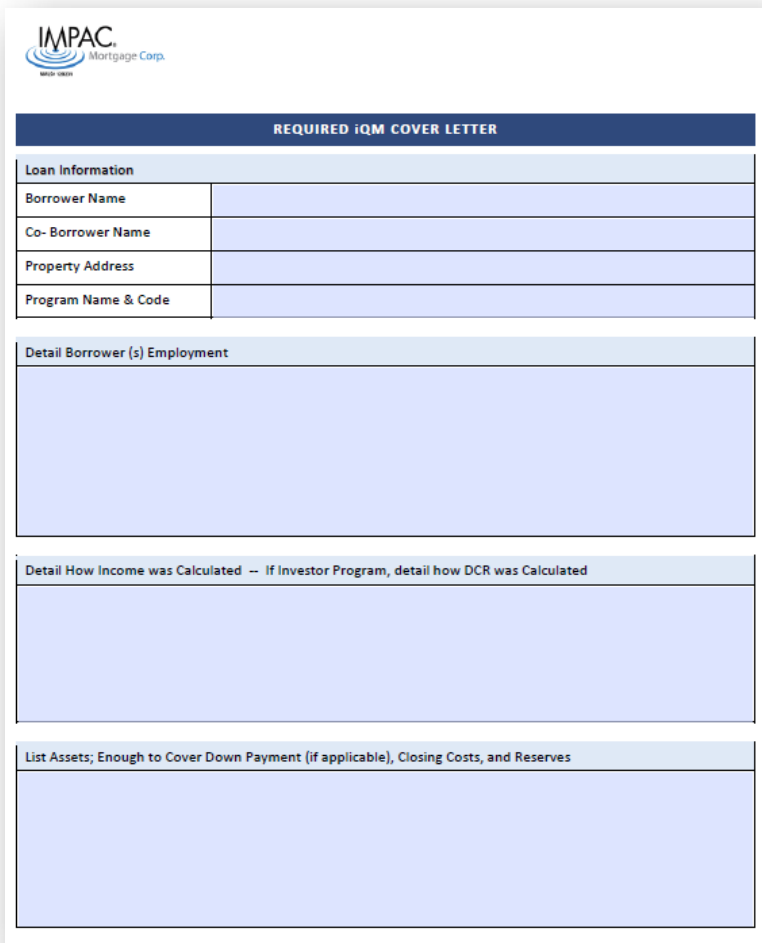


Effective Monday July 3rd, an Impac Cover letter will be required on all iQM submissions

This document is located under *Forms and Resources* on www.impactwholesale.com and can be accessed [HERE](#).

Any submissions that do not include this document will be returned to client to obtain and resubmit for review in underwriting.

If you have questions, please contact 855-GO-IMPAC (855-464-6722).



The screenshot shows a form titled "REQUIRED iQM COVER LETTER" with the IMPAC Mortgage Corp. logo at the top left. The form is divided into several sections:

- Loan Information:** A table with four rows: Borrower Name, Co-Borrower Name, Property Address, and Program Name & Code. Each row has a corresponding input field.
- Detail Borrower (s) Employment:** A large, empty text area for providing employment details.
- Detail How Income was Calculated -- If Investor Program, detail how DCR was Calculated:** A large, empty text area for detailing income calculation.
- List Assets; Enough to Cover Down Payment (if applicable), Closing Costs, and Reserves:** A large, empty text area for listing assets.