

**American Rescue Plan (ARP) - Refinance Following Moratorium
Packaging Phase 1: Application Submittal Cover Letter for ARP**

This cover letter must be used to submit all ARP packaged loan applications to the Agency. Insert the appropriate letterhead and information where indicated with brackets; and for each item listed in the letter, either checkmark and include the item in the package or mark it as not applicable (N/A). Completion and submission of this cover letter along with all the checkmark items constitutes a complete loan application package; and is phase 1 of the ARP loan application packaging process.

[Insert applicable letterhead: If under the certified packaging process, use the qualified employer’s letterhead. If outside the certified packaging process, the packager’s letterhead can be used.]

[Insert date of submission]

Dear **[insert “Rural Development” if working without an intermediary or insert the name of intermediary if working with one]**:

The following documents are submitted via **[insert the method of submission (eForms, email, mail, etc.)]** to your office for review of the **ARP** loan application package for **[insert borrower(s) name]**:

- A copy of “**American Rescue Plan (ARP) Refinance Following Moratorium - Checklist of Items to Accompany the Uniform Residential Loan Application**” with all the items applicable for the applicant(s) marked and included in the package.
- ARP Worksheet for Computing Income.
- A loan application narrative which includes an adjusted annual income eligibility analysis, and an overall recommendation on the loan application request.
- Cost estimates for completing health and safety repairs.
- A signed copy of the Required Disclosure Letter for ARP.
- Packaging fee invoice (for the certified packaging process, invoice must identify how the fee will be shared between the certified packaging body and the intermediary)

Sincerely,

[insert packager’s name and qualified employer if applicable]