

American Rescue Plan Act (ARPA) Refinance
Packaging Phase 1: Application Submittal Cover Letter for ARPA

This cover letter must be used to submit all ARPA 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 ARPA 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 ARPA loan application package for **[insert borrower(s) name]**:

- A copy of **“American Rescue Plan Act (ARPA) Refinance - 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.
- ARPA Worksheet for Computing Income (for Deferred Mortgage applicants only – use Deferred Mortgage tab on regular Worksheet for Computing Income Calculator).
- 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 ARPA.
- 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]

