

Creditworthiness Evaluation Report

Date: [Insert Date]

To: [Lender's Name]

From: [Your Name]

Subject: Joint Loan Applicant Creditworthiness Evaluation for [Applicant 1 Name] and [Applicant 2 Name]

Applicant Information

Applicant 1: [Applicant 1 Name]

Address: [Applicant 1 Address]

Social Security Number: [Applicant 1 SSN]

Applicant 2: [Applicant 2 Name]

Address: [Applicant 2 Address]

Social Security Number: [Applicant 2 SSN]

Creditworthiness Assessment

Credit Scores:

- [Applicant 1 Name]: [Credit Score]
- [Applicant 2 Name]: [Credit Score]

Debt-to-Income Ratio:

[Combined Debt-to-Income Ratio]

Financial History

Applicant 1:

- Credit History Duration: [X years]
- Open Accounts: [Number of Open Accounts]

Applicant 2:

- Credit History Duration: [X years]
- Open Accounts: [Number of Open Accounts]

Conclusion

Based on the information provided, [Applicant 1 Name] and [Applicant 2 Name] demonstrate a solid creditworthiness profile suitable for joint loan application consideration. We recommend proceeding with the application process.

Signature

[Your Name]

[Your Position]

[Your Contact Information]