

MEMORANDUM

TO: All Loan Officers

FROM: [Name/Department of Management]

DATE: [Insert Date]

SUBJECT: Implementation of New Loan Assessment Protocols

Effective [Insert Start Date], all loan officers are required to implement the updated assessment protocols for all new credit applications. These changes are designed to enhance our risk management framework and streamline the approval process.

The key updates include:

- **Updated Debt-to-Income (DTI) Thresholds:** Revised limits for [Insert Loan Type].
- **Enhanced Documentation:** Mandatory verification of [Insert Specific Requirement].
- **Risk Scoring:** Use of the new [Insert Name of Tool/System] for all preliminary evaluations.
- **Collateral Appraisal:** New mandatory inspection guidelines for secured loans.

All pending applications that have not reached the "Final Approval" stage by [Insert Date] must be re-evaluated under these new guidelines. Training sessions regarding these protocols will be held on [Insert Date/Time] via [Insert Location/Platform].

Compliance with these new procedures is mandatory. Failure to adhere to the updated assessment standards may result in processing delays or administrative review.

Please contact the [Insert Department Name] if you require clarification or technical support regarding the new assessment tools.

Regards,

[Your Signature]
[Your Printed Name]
[Your Title]