

View Loan

Borrower Name	Loan Number	Institution Name	Casefile ID
Builder	Ph2-Scenario2	Test Lender	

I. Type of Mortgage and Terms of Loan

Type of Mortgage and Terms of Loan

The income or assets of a person other than the borrower will be used as a basis for qualification N

The income or assets of the borrower's spouse will not be used as a basis for loan qualification N

Mortgage Applied For Conventional

Loan Amount \$123,773.00

Interest Rate (%) 4.000%

No. of Months 240

Amortization Type ARM

Lender Loan Number Ph2-Scenario2

II. Property Information and Purpose of Loan

Subject Property Address and Purpose of Loan

Street 5404 Pawnee Trail
City, State/Zip Louisville, KY 40207

No. of Units 1 unit

Legal Description Code Other

Purpose of Loan Refinance

Occupancy Primary Residence

Estate Held In Fee Simple

Title Holder Information

Down Payment Information

Source of Down Payment	Amount	Explanation
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Down Payment Information Total

If Refinance, Construction Or Construction-Permanent Loan

Purpose of Refinance Limited Cash-Out

Made/To Be Made Unknown

III. Borrower Information

Borrower

First Name	M. I.	Last Name	Gen.	Type	SSN	Date of	Marital	Home Phone	Age	No. / Age of
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						Birth	Status	Email	School Years	Dependents
Suzi	Builder	Borrower	999-60-6666	07/08/1980						0
Address										
Borrower	Type	Street Address City, State/Zip			Own/Rent	Years and Months at current address				
Suzi B	Current	5404 Pawnee Trail Louisville, KY 40207								
Mailing Address										
Borrower	Street Address City, State/Zip				Country					
IV. Employment Information										
Borrower	Employer Name	Curr Emp	Job Yrs/Mths Prof. Yrs	From Date To Date	Self Emp	Position Monthly Income	Address City, State/Zip		Work Phone	
Suzi B	Deacon Blues	Y	12/1		No					
V. Monthly Income										
Gross Monthly Income										
					Suzi B			Total		
Base Income					\$5,000.00			\$5,000.00		
Overtime					\$0.00			\$0.00		
Bonuses					\$0.00			\$0.00		
Commissions					\$0.00			\$0.00		
Dividends/Interest					\$0.00			\$0.00		
Other					\$0.00			\$0.00		
Net Rental					\$0.00			\$0.00		
Subject Net Cash					\$0.00			\$0.00		
Gross Monthly Income Total					\$5,000.00			\$5,000.00		
Other Monthly Income										
Borrower	Description				Monthly Amount					
V. Combined Housing Expense										
Combined Monthly Housing Expense										
					Present/Principal Suzi B			Proposed/Subject		
Rent					\$0.00			\$0.00		
First Mortgage (P&I)					\$817.00			\$750.04		
Other Financing (P&I)					\$0.00			\$0.00		
Hazard Insurance					\$50.00			\$50.00		

Real Estate Taxes	\$150.00	\$150.00
Mortgage Insurance	\$0.00	\$0.00
Homeowner Assn Dues	\$25.00	\$25.00
Other	\$0.00	\$0.00
Combined Monthly Housing Expense Total	\$1,042.00	\$975.04

VI. Assets

Account Owner	Institution Description	Address City, State/Zip	Asset Type Account Number	Cash Value	No. of Shares
Suzi B			Checking Account	\$50,000.00	
Total				\$50,000.00	

Assets - Life Insurance

Account Owner	Cash Value	Face Amount
Assets - Life Insurance Total		

Assets - Automobiles

Owner	Make/Model	Year	Cash Value
Assets - Automobiles Total			

VI. Real Estate Owned

Property Owner	Street City, State/Zip	Disposition Type of Prop	Market Value	Mtg Liens	Mtg Pymt	Misc.	Gross Rental	Net Rental	Cur Sub
Suzi B	5404 Pawnee Trail Louisville, KY 40207	Retained Manufactured	\$160,000.00	\$123,773.00	\$817.00	\$75.00	\$0.00	\$0.00	Y Y
REO Total			\$160,000.00	\$123,773.00	\$817.00	\$75.00	\$0.00	\$0.00	

* Cur = Current Residence * Sub = Subject Property

VI. Liabilities

Liabilities

Account Owner	Omit	Paid By Close	Creditor Name Account Number	Liability Type	Monthly Payment	Balance	Address City, State/Zip	Related Property	S.P. Re sub
Suzi B	N	Y	KENTUCKY NATIONAL 1234567	Mortgage	\$817.00	\$123,773.00		5404 Pawnee Trail Louisville, KY 40207	N N
Suzi B	N	N	BANK ONE 145000	Installment Loan	\$217.00	\$5,342.00			N N
Suzi B	N	N	KENTUCKY TELCO 64483	Installment Loan	\$15.00	\$254.71			N N
Suzi B	N	N	ATT UNIVERSAL CARD 478355	Revolving	\$67.00	\$3,350.00			N N
Suzi B	N	N	DISCOVER CARD SERVICES 601100	Revolving	\$36.00	\$1,800.00			N N

Suzi B	N	N	FIRST USA BANK 441716	Revolving	\$41.00	\$2,050.00			N N
Suzi B	N	N	HESS/ CRS 621865	Revolving	\$15.00	\$750.00			N N
Suzi B	N	N	HOBBS BANK 0987665	Revolving	\$80.00	\$3,673.00			N N
Suzi B	N	N	GE CARD CO 540756	Revolving	\$63.00	\$3,114.00			N N
Suzi B	N	N	MBNA AMERICA BANK 431300	Revolving	\$50.00	\$200.00			N N
Suzi B	N	N	TAXES, INS, DUES	Taxes	\$225.00	\$2,700.00			N N

Liabilities Total \$1,626.00 \$147,006.71

* S.P. = Subject Property Lien * ReSub = Resubordinate

Additional Expenses

Account Owner	Expense Type	Monthly Payment	Months Left To Pay	Payment Owed To
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Additional Expenses Total

VII. Details of Transaction

a. Purchase Price	\$0.00
b. Alterations, Improvements, Repairs	\$0.00
c. Land	\$0.00
d. Refinance (Inc. debts to be paid off)	\$123,773.00
e. Estimated Prepaid Items	\$300.00
f. Estimated Closing Costs	\$1,200.00
g. PMI, MIP, Funding Fee	\$0.00
h. Discount	\$0.00
i. Total Costs	\$125,273.00
j. Subordinate Financing	\$0.00
k. Closing Costs Paid by Seller	\$0.00
l. Other Credits	\$0.00
m. Loan Amount	\$123,773.00
n. PMI, MIP, Funding Fee Financed	\$0.00
o. Total Loan Amount (m+n)	\$123,773.00
p. Cash From (-)/To Borrower	\$1,500.00

Other Credits

Description of Other Credits	Amount
Other Credits Total	

HELOC Information

Undrawn HELOC Amount	\$0.00
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Sales Concessions

IPCs: Excess Financing Concessions or Sales Concessions Amount

\$0.00

VIII. Declarations

Suzi B

a. Are there any outstanding judgments against you?

Y

b. Have you been declared bankrupt within the past 7 years?

N

c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

N

d. Are you a party to a lawsuit?

N

e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?

N

f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

N

g. Are you obligated to pay alimony, child support, or separate maintenance?

N

h. Is any part of the down payment borrowed?

N

i. Are you a co-maker or endorser on a note?

N

j. Are you a U.S. citizen?

Y

k. Are you a permanent resident alien?

N

l. Do you intend to occupy the property as your primary residence?

Y

m. Have you had an ownership interest in a property in the last 3 years?

Y

m1. Property Type

Primary Residence

m2. Title Held

Solely by yourself

X. Information for Government Monitoring Purposes

Suzi Builder

I decline to furnish this information

N

Gender

Female

Ethnicity

Not Hispanic Or Latino

Race

White

Loan Originator Information

This application was taken by

Face-to-Face

Loan Originator's Name

Jeff Johnson

Loan Originator Identifier

555555555555

Loan Origination Company's Name

ABC Mortgage Broker

Loan Origination Company Identifier

888888888888

Loan Origination Company's Address
City, State/Zip

2134 Main Street
Louisville, KY 40207

Loan Originator's Phone Number (Including area code)

404-555-1212

Interview Date

03/08/2015

Additional Data

Appraisal Information

Property Appraised Value - Actual	\$160,000.00
Doc File ID	1234567890
Appraiser Name	Sam Appraiser
Appraiser Company	ABC Appraisal Company
Appraiser's State License Number	123456ABC
Appraiser's Licensing State	KY
Fieldwork Obtained	Form 2000 field review one-unit
Supervisory Appraiser's License Number	1234ABC

Community Lending Information

Community Seconds	No
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Income Limit

HUD Area Median Income	\$0.00
Income Limit Adjustment Factor	0
Community Lending Income Limit	\$0.00

Loan Information

First Year Buydown Rate	0.000%
Owner of Existing Mortgage	Fannie Mae
Lien Type	First Mortgage
Payment Frequency	Monthly
Repayment Type	Fully Amortizing
Subject Property Type	Manufactured Home
Balloon?	No
Will Escrow be Waived?	No
PUD/Condo Classification Code	G, not in a project or development
Covered under HOEPA	No

ARM Loan Information

ARM Plan	FM GENERIC, 7 YR
ARM Index Value	1.000%
ARM Index Margin	2.000%
ARM Qualifying Rate	4.000%

Income & Asset Validation

3rd Party Data Provider Name	Reference Number
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