

View Loan

Borrower Name	Loan Number	Institution Name	Casefile ID
Builder	Ph2Scen2a	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	Ph2Scen2aLendr

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
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
07/08/1980	Borrower			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 Single Family	\$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
Suzi B	N	N	HESS/ CRS 621865	Revolving	\$15.00	\$750.00			N
Suzi B	N	N	HOBBS BANK 0987665	Revolving	\$80.00	\$3,673.00			N
Suzi B	N	N	GE CARD CO 540756	Revolving	\$63.00	\$3,114.00			N
Suzi B	N	N	MBNA AMERICA BANK 431300	Revolving	\$50.00	\$200.00			N
Suzi B	N	N	TAXES, INS, DUES	Taxes	\$225.00	\$2,700.00			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
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
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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	Detached
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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