

View Loan

Borrower Name	Loan Number	Institution Name	Casefile ID
Purchaser	Ph2-Scenario3	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 \$120,000.00

Interest Rate (%) 4.500%

No. of Months 360

Amortization Type Fixed Rate

Lender Loan Number Ph2-Scenario3

II. Property Information and Purpose of Loan

Subject Property Address and Purpose of Loan

Street 1234 Main Street
City, State/Zip Baltimore, MD 20600

No. of Units 1 unit

Legal Description Code Other

Year Built 1998

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 Cash-Out/Other

Made/To Be Made Unknown

III. Borrower Information

Borrower

First Name	M. I.	Last Name	Gen.	Type	SSN	Date of Birth	Marital Status	Home Phone Email	Age School Years	No. / Age of Dependents
Patrick		Purchaser		Borrower	999-12-1234	05/15/1980	Married	410-555-1212 patrick.p@fanniema .com		
Lorraine		Purchaser		Co-Borr	999-56-5678	11/05/1978	Married	410-555-1212 lorraine.p@fanniema e.com		
Dad		Firstimer		Borrower	999-00-8881	02/01/1949	Married	515-555-1212 dad.f@fanniema m		
Mom		Firstimer		Co-Borr	999-00-8882	07/08/1952	Married	515-555-1212 mom.f@fanniema om		

Address

Borrower	Type	Street Address City, State/Zip	Own/Rent	Years and Months at current address
Patrick P	Current	1234 Main Street Baltimore, MD 20600		
Lorraine P	Current	1234 Main Street Baltimore, MD 20600		
Dad F	Current	888 Willis Avenue Dawson, IA 50060	Own	
Mom F	Current	888 Willis Avenue Dawson, IA 50060		

Mailing Address

Borrower	Street Address City, State/Zip	Country
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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
Patrick P	NASA	Y	10/9		No			
Lorraine P	NOAA	Y	12/1		No			

V. Monthly Income

Gross Monthly Income

	Patrick P	Lorraine P	Dad F	Mom F	Total
Base Income	\$7,500.00	\$7,000.00	\$0.00	\$0.00	\$14,500.00
Overtime	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bonuses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Commissions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Dividends/Interest	\$0.00	\$0.00	\$7,000.00	\$0.00	\$7,000.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subject Net Cash	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Monthly Income Total	\$7,500.00	\$7,000.00	\$7,000.00	\$0.00	\$21,500.00

Other Monthly Income

Borrower	Description	Monthly Amount
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V. Combined Housing Expense

Combined Monthly Housing Expense

	Present/Principal Patrick P and Lorraine P	Present/Principal Dad F and Mom F	Proposed/Subject
Rent	\$0.00	\$0.00	\$0.00
First Mortgage (P&I)	\$746.07	\$1,117.00	\$608.02
Other Financing (P&I)	\$478.29	\$278.00	\$567.55
Hazard Insurance	\$50.00	\$50.00	\$50.00
Real Estate Taxes	\$200.00	\$200.00	\$200.00
Mortgage Insurance	\$0.00	\$0.00	\$0.00
Homeowner Assn Dues	\$50.00	\$0.00	\$50.00
Other	\$0.00	\$0.00	\$0.00
Combined Monthly Housing Expense Total	\$1,524.36	\$1,645.00	\$1,475.57

VI. Assets

Account Owner	Institution Description	Address City, State/Zip	Asset Type Account Number	Cash Value	No. of Shares
Patrick P			Checking Account	\$60,000.00	
Patrick P			Mutual Fund	\$350,000.00	
Lorraine P			Mutual Fund	\$300,000.00	
Lorraine P			Trust Funds	\$1,250,000.00	
Dad F			Retirement Fund	\$2,000,000.00	
Dad F			Stock	\$250,000.00	
Dad F			Checking Account	\$15,000.00	
Total				\$4,225,000.00	

Assets - Life Insurance

Account Owner	Cash Value	Face Amount
Assets - Life Insurance Total		

Assets - Automobiles

Owner	Make/Model	Year	Cash Value	
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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
Patrick P	1234 Main Street Baltimore, MD 20600	Retained Single Family	\$300,000.00	\$124,267.11	\$1,233.36	\$250.00	\$0.00	\$0.00	Y Y
Dad F	888 Willis Avenue Dawson, IA 50060	Retained Single Family	\$225,000.00	\$92,489.00	\$1,117.00	\$250.00	\$0.00	\$0.00	Y N
REO Total			\$525,000.00	\$216,756.11	\$2,350.36	\$500.00	\$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
Patrick P	N	Y	ACE MORTGAGE 478453	Mortgage	\$746.07	\$98,514.03		1234 Main Street Baltimore, MD 20600	N N
Patrick P	N	Y	BEST MORTGAGE 316157	Mortgage	\$233.29	\$22,754.08		1234 Main Street Baltimore, MD 20600	N N
Patrick P	N	N	ENLIGHTENED BANK 5566778	Mortgage	\$245.00	\$3,000.00		1234 Main Street Baltimore, MD 20600	N N
Dad F	N	N	BRING YOU HOME MTG. 00853478576	Mortgage	\$1,117.00	\$92,489.00		888 Willis Avenue Dawson, IA 50060	N N
Dad F	N	N	HOME 4 YOU MTG. 31684-1571	Mortgage	\$278.00	\$18,244.00		888 Willis Avenue Dawson, IA 50060	N N
Patrick P	N	N	MERRY CREDIT 13584	Revolving	\$79.00	\$2,663.00			N N
Patrick P	N	N	POLITE CREDIT 4567890	Revolving	\$10.00	\$253.00			N N
Patrick P	N	N	NO NONSENSE CREDIT 4569817	Revolving	\$75.00	\$2,530.00			N N
Patrick P	N	N	SANE CREDIT 721987	Revolving	\$25.00	\$81.00			N N
Patrick P	N	N	TROUBLING CARDS 234	Revolving	\$100.00	\$2,000.00			N N
Dad F	N	N	FIRST CITY BANK	Installment	\$242.00	\$4,761.00			N

			2127524795	Loan					N
Dad F	N	N	YOU AUTO BUY CAR LOAN 478399751	Installment Loan	\$345.00	\$15,185.00			N N
Dad F	N	N	HOWDY BANK 653411956	Installment Loan	\$140.00	\$140.00			N N
Dad F	N	N	MACY'S 883461751	Revolving	\$20.00	\$226.00			N N
Dad F	N	N	DILARD'S 5551212202	Revolving	\$10.00	\$253.00			N N
Dad F	N	N	KOHL'S 6543554316	Revolving	\$16.00	\$320.00			N N
Dad F	N	N	VISA 358479515	Revolving	\$79.00	\$2,663.00			N N
Dad F	N	N	MASTERCARD 245431876	Revolving	\$40.00	\$1,200.00			N N
Patrick P	N	N	ENLIGHTENED BANK	HELOC	\$500.00	\$10,000.00		1234 Main Street Baltimore, MD 20600	N N
Liabilities Total					\$4,300.36	\$277,276.11			

* 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)	\$121,268.10
e. Estimated Prepaid Items	\$2,500.00
f. Estimated Closing Costs	\$1,200.00
g. PMI, MIP, Funding Fee	\$0.00
h. Discount	\$0.00
i. Total Costs	\$124,968.10
j. Subordinate Financing	\$40,000.00
k. Closing Costs Paid by Seller	\$0.00
l. Other Credits	\$0.00
m. Loan Amount	\$120,000.00
n. PMI, MIP, Funding Fee Financed	\$0.00
o. Total Loan Amount (m+n)	\$120,000.00
p. Cash From (-)/To Borrower	\$-35,031.90

Other Credits

Description of Other Credits	Amount
Other Credits Total	

HELOC Information

Undrawn HELOC Amount \$20,000.00

Sales Concessions

IPCs: Excess Financing Concessions or Sales Concessions Amount \$0.00

VIII. Declarations

	Patrick P	Lorraine P	Dad F	Mom F
a. Are there any outstanding judgments against you?	Y	Y	Y	Y
b. Have you been declared bankrupt within the past 7 years?	N	N	N	N
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	N	N	N	N
d. Are you a party to a lawsuit?	N	N	N	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	N	N	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	N	N	N
g. Are you obligated to pay alimony, child support, or separate maintenance?	N	N	N	N
h. Is any part of the down payment borrowed?	N	N	N	N
i. Are you a co-maker or endorser on a note?	N	N	N	N
j. Are you a U.S. citizen?	Y	Y	Y	Y
k. Are you a permanent resident alien?	N	N	N	N
l. Do you intend to occupy the property as your primary residence?	Y	Y	N	N
m. Have you had an ownership interest in a property in the last 3 years?	Y	Y	Y	Y
m1. Property Type	Primary Residence	Primary Residence		
m2. Title Held	Jointly with spouse	Jointly with spouse	Jointly with spouse	Jointly with spouse

X. Information for Government Monitoring Purposes

Patrick Purchaser

I decline to furnish this information N

Gender	Male
Ethnicity	Not Hispanic Or Latino
Race	
	White
Lorraine Purchaser	
I decline to furnish this information	N
Gender	Female
Ethnicity	Not Hispanic Or Latino
Race	
	White
Dad Firsttimer	
I decline to furnish this information	N
Gender	Male
Ethnicity	Not Hispanic Or Latino
Race	
Mom Firsttimer	
I decline to furnish this information	N
Gender	Female
Ethnicity	Not Hispanic Or Latino
Race	
Loan Originator Information	
This application was taken by	Face-to-Face
Loan Originator's Name	Richard Grimes
Loan Originator Identifier	888888888888
Loan Origination Company's Name	ABC Mortgage Bank
Loan Origination Company Identifier	555555555555
Loan Origination Company's Address City, State/Zip	1234 Pratt Street Baltimore, MD 21201
Loan Originator's Phone Number (Including area code)	410-555-1212
Interview Date	05/01/2015
Additional Data	
Appraisal Information	
Property Appraised Value - Actual	\$300,000.00
Doc File ID	4582349289
Appraiser Name	Sam Appraiser
Appraiser Company	ABC Appraisers
Appraiser's State License Number	324554654123443
Appraiser's Licensing State	MD

Fieldwork Obtained	Form 1004 appraisal with interior/exterior inspection
Supervisory Appraiser's License Number	455457798623656
Community Lending Information	
Community Seconds	No
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	Unknown
Lien Type	First Mortgage
Payment Frequency	Monthly
Repayment Type	Fully Amortizing
Subject Property Type	Detached
Will Escrow be Waived?	No
ARM Loan Information	