

View Loan

Borrower Name	Loan Number	Institution Name	Casefile ID
Customer	Ph2-Scenario1	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

Is this a Pre-Approval? No

Mortgage Applied For Conventional

Loan Amount \$300,000.00

Interest Rate (%) 4.000%

No. of Months 360

Amortization Type Fixed Rate

Lender Loan Number Ph2-Scenario1

II. Property Information and Purpose of Loan

Subject Property Address and Purpose of Loan

Street 10655 Birch St #1200

City, State/Zip Burbank, CA 91502

No. of Units 1 unit

Legal Description Code Other

Year Built 2008

Purpose of Loan Purchase

Occupancy Primary Residence

Estate Held In Fee Simple

Title Holder Information

Title Will Be Held By Kenneth Customer

Manner Held Sole Owner

Down Payment Information

Source of Down Payment	Amount	Explanation
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Down Payment Information Total

If Refinance, Construction Or Construction-Permanent Loan

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
Ken		Customer		Borrower	500-50-7000	07/04/1966	Unmarried	818-222-2222 ken.c@fanniemae.com	38 18	0

Address

Borrower	Type	Street Address City, State/Zip	Own/Rent	Years and Months at current address
Ken C	Current	10655 Birch St, #1200 Burbank, CA 91502	Rent	3/7
Ken C	Prior	1234 Any Pl Washington, DC 20016-2222	Rent	2/3

Mailing Address

Borrower	Street Address City, State/Zip	Country
Ken C	10655 Birch St Burbank, CA 91502	USA

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
Ken C	National Consulting	Y	15/5 15		No	Consultant	1236 Main St Burbank, CA 91502-1234	818-332-3332

V. Monthly Income

Gross Monthly Income

	Ken C	Total
Base Income	\$8,000.00	\$8,000.00
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	\$8,000.00	\$8,000.00

Other Monthly Income

Borrower	Description	Monthly Amount
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V. Combined Housing Expense

Combined Monthly Housing Expense

	Present/Principal Ken C	Proposed/Subject
Rent	\$1,600.00	\$0.00
First Mortgage (P&I)	\$0.00	\$1,432.25
Other Financing (P&I)	\$0.00	\$0.00
Hazard Insurance	\$0.00	\$75.00
Real Estate Taxes	\$0.00	\$200.00
Mortgage Insurance	\$0.00	\$50.00
Homeowner Assn Dues	\$0.00	\$50.00
Other	\$0.00	\$0.00
Combined Monthly Housing Expense Total	\$1,600.00	\$1,807.25

VI. Assets

Account Owner	Institution Description	Address City, State/Zip	Asset Type Account Number	Cash Value	No. of Shares
Ken C	Bank of Noosh Checking	15096 Sunnyside St Burbank, CA 91502	Checking Account 123456	\$212,000.00	
Ken C	Bank of Noosh 30-Day CD	15096 Sunnyside St Burbank, CA 91502	Certificate of Deposit 1234567	\$100,000.00	
Ken C	Fidelity Investments Living Trust	1234 Wall St New York, NY 01016	Trust Funds 6465456	\$50,000.00	
Ken C	UBS Mutual Fund	111 Wall St New York, NY 01016	Mutual Fund 55555	\$420,000.00	
Total				\$782,000.00	

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
REO Total									
* Cur = Current Residence					* Sub = Subject Property				

VI. Liabilities

Liabilities

Account Owner	Omit	Paid By	Creditor Name Account Number	Liability Type	Monthly Payment	Balance	Address City, State/Zip	Related Property	S.P. Re
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		Close							sub
Ken C	N	N	HEMLOCKS 98E543184026	Revolving	\$44.00	\$437.00			N N
Ken C	N	N	HILLSIDE BANK 291443C81189	Installment Loan	\$425.00	\$14,748.00			N N
Liabilities Total					\$469.00	\$15,185.00			
* 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	\$450,000.00
b. Alterations, Improvements, Repairs	\$0.00
c. Land	\$0.00
d. Refinance (Inc. debts to be paid off)	\$0.00
e. Estimated Prepaid Items	\$1,500.00
f. Estimated Closing Costs	\$2,000.00
g. PMI, MIP, Funding Fee	\$0.00
h. Discount	\$2,700.00
i. Total Costs	\$456,200.00
j. Subordinate Financing	\$0.00
k. Closing Costs Paid by Seller	\$0.00
l. Other Credits	\$0.00
m. Loan Amount	\$300,000.00
n. PMI, MIP, Funding Fee Financed	\$0.00
o. Total Loan Amount (m+n)	\$300,000.00
p. Cash From (-)/To Borrower	\$156,200.00

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

	Ken C
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	N

7 years?	
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?	N
m1. Property Type	Primary Residence
m2. Title Held	Solely by yourself

X. Information for Government Monitoring Purposes

Ken Customer

I decline to furnish this information	N
Gender	Male
Ethnicity	Not Hispanic Or Latino
Race	White

Loan Originator Information

This application was taken by	Face-to-Face
Loan Originator's Name	John Done
Loan Originator Identifier	555555555555
Loan Origination Company's Name	ABC Mortgage
Loan Origination Company Identifier	888888888888
Loan Origination Company's Address City, State/Zip	412 H St, NW Burbank, CA 91502
Loan Originator's Phone Number (Including area code)	415-333-3333
Interview Date	04/11/2015

Additional Data

Appraisal Information

Property Appraised Value - Actual	\$450,000.00
Doc File ID	1234567890
Appraiser Name	Sam Appraiser
Appraiser Company	Appraisers Inc
Appraiser's State License Number	123456ABC

Appraiser's Licensing State	DC
Fieldwork Obtained	Form 1073 condominium appraisal with interior/exterior inspection
Supervisory Appraiser's License Number	1234ABC
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	
Seller Provided Below Market Financing	No
First Year Buydown Rate	2.000%
Owner of Existing Mortgage	Unknown
Lien Type	First Mortgage
Payment Frequency	Monthly
Repayment Type	Fully Amortizing
Subject Property Type	Condominium
Balloon?	No
Will Escrow be Waived?	No
Product Code	30YRFixed
PUD/Condo Classification Code	Q Condo
Covered under HOEPA	No
ARM Loan Information	