

\*\*\*\*\* This loan is subject to one or more fees. Please refer to the Delivery Fees Information section of the Full Feedback Certificate for details. \*\*\*\*\*

## LoanProspector Full Feedback Certificate

	ALICE FIRSTIMER	991-91-9991	
	JOHN HOMEOWNER	990-50-4000	
	LP AUS Key:	00481518	
	AUS Transaction Number:	71985	
	Loan Prospector ID:	L1111816	
	Transaction ID:	3198764789	
Risk Class	Documentation Level	Mortgage Type	
Accept	Streamlined Accept	Conventional	

Purchase Eligibility: **000 Freddie Mac Eligible.**

### RESULTS

AUS Status:	Complete	Appraisal Type/MAF:	Form 70
Loan Processing Stage:	Application/Processing	MI Decision:	N/A
Assessment Type:	Credit Only	Accept Plus Eligible:	N
LP Version:	4.0		

### CREDIT REPORT INFORMATION

Indicator Score: 710  
 Selected Repository: Trans Union  
 Selected Borrower: ALICE FIRSTIMER  
 LP Assessment Expiration Date: 01/01/2018

Borrower	Repository	Credit Score
ALICE FIRSTIMER	Experian	775
	<b>Trans Union</b>	<b>710*</b>
	Equifax	700
JOHN HOMEOWNER	Experian	775
	<b>Trans Union</b>	<b>710*</b>
	Equifax	700

\*Selected Repositories and Underwriting Scores in the table are bolded.

### LOAN INFORMATION

Property Address: 4646 MARYLAND ST., GARY, INDIANA, 46409  
 Present Address: 175, 13TH STREET, WASHINGTON, DC 20013

<b>Loan Application Number:</b>	TRN_RES_007	<b>Purpose of Loan:</b>	Purchase
<b>Product Type:</b>	30 Year Fixed Rate	<b>New Construction:</b>	N/A
<b>Amortization Type:</b>	Fixed	<b>Purpose of Refinance:</b>	N/A
<b>Balloon Term:</b>	N/A	<b>Affordable Product Type:</b>	N/A
<b>Amortization Months:</b>	360	<b>Offering Identifier:</b>	N/A
<b>Property Type:</b>	Single Family Attached	<b>Intended Use of Property:</b>	Primary Residence
<b>Number of Units:</b>	1	<b>Cash Out Amount:</b>	N/A
<b>Interest Rate:</b>	5.0000%	<b>Loan Amount:</b>	\$ 64,000.00
<b>ARM Qualifying Rate:</b>	N/A	<b>Subordinate Amount:</b>	N/A
<b>LTV:</b>	64.00%	<b>Purchase Price:</b>	\$ 100,000.00
<b>TLTV:</b>	64.00%	<b>Estimated Value of Property:</b>	\$ 100,000.00
<b>HTLTV:</b>	64.00%	<b>Total Monthly Income:</b>	\$ 3,599.80
<b>Housing Ratio:</b>	14%	<b>Total Monthly Debt:</b>	\$ 1,100.00
<b>Debt Ratio:</b>	14%	<b>Reserves:</b>	\$ 3,500.00
<b>Occupant Housing Ratio:</b>	14%	<b>Proposed Housing (PITI):</b>	\$ 500.00
<b>Occupant Debt Ratio:</b>	14%	<b>Present Housing Expense:</b>	\$ 600.00
<b>Negative Amortization Type:</b>	N/A	<b>Max Mortgage Limit:</b>	N/A
<b>Temporary Subsidy Buydown:</b>	N/A	<b>Sales Concessions:</b>	N/A

## TRANSACTION INFORMATION

<b>Originating Company:</b>	Cybertek Test 2	<b>Date /Time Requested:</b>	11/12/2015 11:03:20
<b>Submitting Company:</b>	Cybertek Test 2	<b>Date /Time Assessed:</b>	11/12/2015 11:03:21
<b>Seller Number:</b>	000601	<b>Number of Submissions:</b>	04
<b>TPO Number:</b>	N/A	<b>NOTP Number:</b>	N/A

## CREDIT INFORMATION

## LOAN PROCESSING INFORMATION

- 4B 710 is the Loan Prospector Indicator Score from Trans Union for FRED SEVEN.
- Y0 119881.00 is the HVE point value estimate of the subject property.
- Y1 0.067 is the HVE Forecast Standard Deviation of the HVE point value estimate of the subject property.
- Y2 High is the HVE Confidence Level of the HVE point value estimate of the subject property.

- Y4 Home Value Explorer (HVE) point value estimates provided by Freddie Mac. HVE estimates are calculated using models and techniques proprietary to Freddie Mac, are not appraisals and do not indicate Freddie Mac's acceptance of the appraised value or purchase price entered for the subject property. Lender is responsible for the property appraisal and appraisal representations and warranties, regardless of the HVE estimate. Visit [FreddieMac.com/valuation](http://FreddieMac.com/valuation) for details.
- Y5 The percentage difference between the estimated/appraised value or purchase price and the HVE point value estimate of the subject property is -20%.
- TV LP Assessment Expiration Date for FRED SEVEN is 01/26/2016.
- TW LP Assessment Expiration Date for MARY SEVEN is 01/26/2016.
- VM 417000.00 is the maximum super conforming loan limit allowed for a 1-unit property located in ALACHUA County, FL
- G2 This loan was submitted with \$28123.58 in gift funds.
- G0 This loan was submitted with \$19878.37 in depository accounts (checking, savings and/or money market).
- G3 This loan was submitted with \$5768.32 in stocks and/or bonds.
- 6F -----Address Information-----
- 5X Address entered matched to: 1234 NW 32ND ST, GAINESVILLE FL 32653, Alachua COUNTY. Please confirm accuracy.
- ZB An update of the original appraisal is required within 120 days before the effective date of the permanent financing.
- Applicable Credit Warranties & Waivers -----
- D2 Credit Warranty: Not required to determine the borrower's willingness to repay or an acceptable credit reputation is evidenced.
- A5 Ratio Warranty: Not required to determine if the borrower's primary housing expense-to-income and total obligation-to-income ratios meet Freddie Mac requirements.
- Applicable Collateral Warranties & Waivers -----
- 41 -----Minimum Assessment Feedback (MAF)-----
- L5 Form 70 is minimum assessment required for sale to Freddie Mac.
- Documentation Guidelines -----
- EW Seller is responsible for documenting and underwriting all Mortgages in accordance with the requirements of the Single-Family Seller/Servicer Guide and/or Master Agreement.



EU -----Employment and Income Information-----

- 1K Signed IRS Form 4506-T: Any borrower, whose income is used to qualify, must sign IRS Form 4506-T at both application and on the Note Date. If the signed IRS Form 4506-T from application is submitted to the IRS, and transcripts are received back from the IRS, the requirement to obtain an additional borrower signed IRS Form 4506-T on the Note Date is not required.
- CV Employment/base income for FRED SEVEN must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year. Employment/base income for MARY SEVEN must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year.
- CZ A verbal VOE for JOHN SEVEN is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. A verbal VOE for MARY SEVEN is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.
- EV -----Assets and Reserves-----
- QE No reserves are required.
- CN Checking, savings, certificate of deposit, or money market accounts: For each account required for Borrower Funds and/or reserves, obtain an account statement covering a 1-month period or a direct verification.
- OL Stocks, bonds and mutual funds: For each account required for Borrower Funds and/or reserves, obtain a stock or brokerage account statement covering a 1-month period or direct account verification. If the Borrower does not receive a statement, provide a copy of the stock certificate and the current stock prices from a published source.
- OS If the following assets are required for Borrower Funds, include evidence of liquidation: Stock, Amt: \$5,768, Holder: B105 #1 Stock.
- B8 If gift funds are from a Related Person: For each gift required for Borrower Funds and/or reserves, obtain a gift letter signed by donor stating donor's name, that funds are given by a Related Person and do not have to be repaid, including: donor's mailing address, phone number, and gift amount. Provide evidence the funds have been deposited in the Borrower's account or transferred from donor to Borrower. A gift of equity must be reflected on the Settlement/Closing Disclosure Statement.
- NW If gift funds are from an Agency: For each gift or grant required for Borrower Funds, obtain documentation identifying donor's mailing address, establishing funds were provided by an Agency with an established gift/grant program, that the funds do not have to be repaid and were received by the Borrower or by the Seller on the Borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the Borrower.
- 3X Document the source of funds for any single deposit that exceeds \$1,799.90, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit. Document the source of funds for a deposit of any amount on the Borrower's account statement if there is an indication that the funds are borrowed or not from an eligible source.

----- Loan Processing Remarks -----

- ZK Owner-Occupied or Second Home Property: Financing concessions cannot exceed nine percent of value.

- 4D The net purchase price is calculated by subtracting the sales concessions from the gross purchase price.
- HT -----Delivery Fees Information-----
- V7 This loan may be subject to an Indicator Score/Loan-to-Value ratio delivery fee.
- HR Check your rate sheet for pricing information. Delivery fees listed are identified based upon the information submitted. Some of the delivery fees may not be applicable, or other delivery fees may apply due to (a) additional information about the Mortgage or the borrowers; (b) correction of erroneous information submitted about the Mortgage or the borrowers; (c) Master Commitment terms; or (d) Purchase Document terms.
- G6 -----Credit and Liabilities-----
- NA The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: N/A, Acct: \*\*\*1111, Bal: \$61,561; Creditor: I #1 Installment Loa, Acct: \*\*\* Num, Bal: \$1,150.
- NJ One or more properties were submitted with a property disposition of Sold on the Schedule of REO and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file.
- AN -----Documentation Alternatives-----
- 6E -----Affordable Product Information-----
- JT This loan meets Home Possible income limits based on property location for address entered. If you choose to deliver this loan as a Home Possible loan, it must meet all requirements of the Home Possible product selected.

**Notice:** This feedback certificate is not a replacement or substitution for the requirements and information set forth in the Freddie Mac Single-Family Seller/Service Guide and/or Master Agreement.

**Please Note:** N/A indicates that the particular value does not apply for this loan.