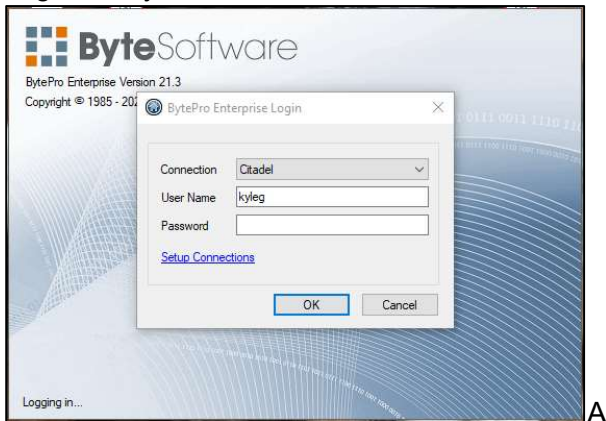


How to view Section 35 Test Results:

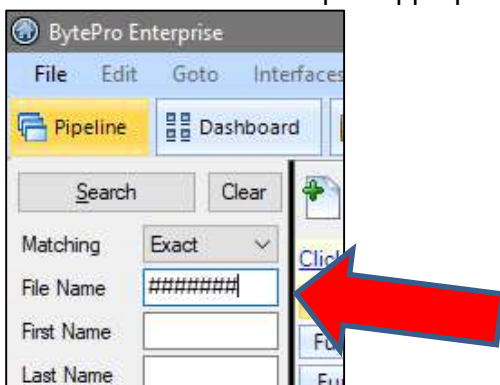
(1) Log in to Byte:



(2) Select Database:



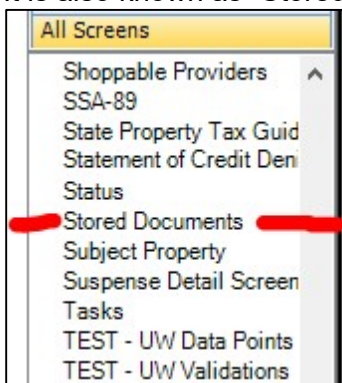
(3) Enter File Number and open appropriate file:



(4) Enter "File Cabinet" icon:




It is also known as “Stored Documents”



- (5) Look for and open the most recently produced “Interface” labeled “[Alphanumeric] Documents” – in this instance it is the Letter “G”:

Not Reviewed			Acra - BytePro Underwriting W...	11/10/2021 2:04:13 PM	PDF	Automatically...
Not Reviewed	Underwriting	CSCApproval-Wholes...	CSC Approval - Wholesale a...	11/10/2021 3:04:32 PM	PDF	Automatically...
Not Reviewed		Changed Circumstanc...	Changed Circumstances	11/11/2021 10:32:13 AM	PDF	Automatically...
Not Reviewed			G Documents	11/11/2021 10:32:49 AM	PDF	Interface
Not Reviewed			7037432 Spriggs Re-Disclosur...	11/11/2021 11:43:23 AM	PDF	Interface
Not Reviewed			7037432 Spriggs Re-Disclosur...	11/11/2021 11:47:47 AM	PDF	Manually Add...
Not Reviewed			TM - Outstanding PTD Condi...	11/23/2021 4:38:38 PM	PDF	Automatically...
Not Reviewed		Standard Flood Hazar...	1217225366.PDF	11/24/2021 6:30:01 AM	PDF	Interface

- (6) The first page of document should a “Loan Detail Report” (“LDR”). Here is the Header for reference:

Loan Detail Report for Worksheet 45014 Loan Number: [REDACTED] Borrower: [REDACTED] Property: [REDACTED]		Worksheet#: 45014 Client#: 417860 Report Date: 11/11/2021	 Digitize your mortgage process www.DocMagic.com 800 549 1362
Details			
Loan Program: ALL FIXED LOANS (DSI_CONV)		Est. Avail. Through:	

- (7) Scroll down to find the Section 35 test analysis results:

Example #1:

Section 35 (Federal HPML) Analysis			
Loan Amount	\$480,000.00	Loan APR	4.461%
Conforming Loan Limit	\$822,375.00	Percentage Over/Under	.179%
Rate Set Date:	11/10/2021		
Avg. Prime Offer Rate Pub. Date	11/08/2021	HPML DETERMINATION	✓
Amortization Type	Fixed	Is this a Higher-Priced Mortgage Loan?	No
Loan Term (years)	30 years	Reason:	APR does not exceed comparable Average Prime Offer Rate by 1.5% or more
Lien Status	First Lien		
Avg. Prime Offer Rate Used	3.140%		
AVG.PRIME.F.30 : Using Yield Table at 1	= 3.140		
Avg. Prime Offer Rate Used + 1.500%	4.640%		

Example #2:

Section 35 (Federal HPML) Analysis			
Loan Amount	\$847,500.00	Loan APR	8.390%
Conforming Loan Limit	\$548,250.00	Percentage Over/Under	-2.730%
Rate Set Date:	11/22/2021	HPML DETERMINATION Is this a Higher-Priced Mortgage Loan? Yes Reason: APR exceeds comparable Average Prime Offer Rate by 2.5% or more	
Avg. Prime Offer Rate Pub. Date	11/22/2021		
Amortization Type	Fixed		
Loan Term (years)	30 years		
Lien Status	First Lien		
Avg. Prime Offer Rate Used	3.160%		
AVG.PRIME.F.30 : Using Yield Table	= 3.160		
at 1			
Avg. Prime Offer Rate Used + 2.500%	5.660%		

Example #3

Section 35 (Federal HPML) Analysis			
Loan Amount	\$203,000.00	Loan APR	4.609%
Conforming Loan Limit	\$1,054,500.00	Percentage Over/Under	+1.79%
Rate Set Date:	09/29/2021	HPML DETERMINATION Is this a Higher-Priced Mortgage Loan? No Reason: HPML Test does not apply to business purpose loans	
Avg. Prime Offer Rate Pub. Date	09/27/2021		
Amortization Type	Fixed		
Loan Term (years)	30 years		
Lien Status	First Lien		
Avg. Prime Offer Rate Used	2.930%		
AVG.PRIME.F.30 : Using Yield Table	= 2.930		
at 11			
Avg. Prime Offer Rate Used + 1.500%	4.430%		