

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name	Manuel Enrique Bustinza	SSN	770-20-2301
Co-Borrower Name	Gissela Mirna Bustinza	SSN	770-82-5290
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Property Address	523 Colonial Rd Unit A and B, West Palm Beach, FL 33405		

Property Type	Project Classification	Occupancy Status	Additional Property Information
<input type="checkbox"/> 1 unit	<u>Freddie Mac</u>	<input type="checkbox"/> Primary	Number of Units <u>2</u>
<input checked="" type="checkbox"/> 2-to-4 units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> Residence	Sales Price \$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Second Home	Appraised Value \$ <u>285,000.00</u>
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project	<input checked="" type="checkbox"/> Investment	Property Rights
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project	<input type="checkbox"/> Property	<input checked="" type="checkbox"/> Fee Simple
<input type="checkbox"/> Single Wide	<input type="checkbox"/> 2-to-4-unit Project		<input type="checkbox"/> Leasehold
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review		
	<u>Fannie Mae</u>		
	<input type="checkbox"/> P Limited Review New Detached	<input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	
	<input type="checkbox"/> Q Limited Review Est.	<input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	
	<input type="checkbox"/> R Expedited Review New	<input type="checkbox"/> T PUD <input type="checkbox"/> T Co-op	
	<input type="checkbox"/> S Expedited Review Est.		
	<input type="checkbox"/> T Fannie Mae Review		
	<input type="checkbox"/> U FHA-approved		
	<input type="checkbox"/> V Refi Plus™		
Project Name _____		CPM Project ID# (if any): _____	

II. Mortgage Information

Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	Amortization Type <input checked="" type="checkbox"/> Fixed Rate—Monthly Payments <input type="checkbox"/> Fixed Rate—Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) _____ <input type="checkbox"/> Other (specify) _____	Loan Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Limited Cash-Out Refinance (Fannie) <input type="checkbox"/> No Cash-Out Refinance (Freddie) <input checked="" type="checkbox"/> Home Improvement <input type="checkbox"/> Construction to Permanent	Lien Position <input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ 0.00 (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
Note Information Original Loan Amount \$ 199,500.00 Initial P&I Payment \$ 1,132.74 Initial Note Rate 5.500% Loan Terms (in months) 360 months	Mortgage Originator <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input checked="" type="checkbox"/> Correspondent	Buydown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms _____	If Second Mortgage Owner of First Mortgage <input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller/Other Original Loan Amount of First Mortgage \$ _____
Broker/Correspondent Name and Company Name: Sunvest Mortgage Group, LLC			

III. Underwriting Information

Underwriter's Name Anthony Carrelli	Appraiser's Name/License # RD8069 Joshua J Griggs	Appraisal Company Name Class Valuation Appraisal
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Stable Monthly Income <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"></td> <td style="width: 33%; text-align: center;">Borrower</td> <td style="width: 33%; text-align: center;">Co-Borrower</td> <td style="width: 33%; text-align: center;">Total</td> </tr> <tr> <td>Base Income</td> <td style="text-align: right;">\$ <u>780.78</u></td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ <u>780.78</u></td> </tr> <tr> <td>Other Income</td> <td style="text-align: right;">\$ <u>6,424.77</u></td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ <u>6,424.77</u></td> </tr> <tr> <td>Positive Cash Flow (subject property)</td> <td style="text-align: right;">\$ <u>392.85</u></td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ <u>392.85</u></td> </tr> <tr> <td>Total Income</td> <td style="text-align: right;">\$ <u>7,598.40</u></td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ <u>7,598.40</u></td> </tr> </table>		Borrower	Co-Borrower	Total	Base Income	\$ <u>780.78</u>	\$ _____	\$ <u>780.78</u>	Other Income	\$ <u>6,424.77</u>	\$ _____	\$ <u>6,424.77</u>	Positive Cash Flow (subject property)	\$ <u>392.85</u>	\$ _____	\$ <u>392.85</u>	Total Income	\$ <u>7,598.40</u>	\$ _____	\$ <u>7,598.40</u>	Present Housing Payment: \$ <u>1,887.10</u> Proposed Monthly Payments Borrower's Primary Residence First Mortgage P&I \$ <u>1,887.10</u> Second Mortgage P&I \$ _____ Hazard Insurance \$ _____ Taxes \$ _____ Mortgage Insurance \$ _____ HOA Fees \$ _____ Lease/Ground Rent \$ _____ Other \$ _____	Qualifying Ratios Primary Housing Expense/Income <u>24.835</u> % Total Obligations/Income <u>42.590</u> % Debt-to-Housing Gap Ratio (Freddie) _____ % Qualifying Rate <input checked="" type="checkbox"/> Note Rate <u>5.500</u> % <input type="checkbox"/> _____ % Above Note Rate _____ % <input type="checkbox"/> _____ % Below Note Rate _____ % <input type="checkbox"/> Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %
	Borrower	Co-Borrower	Total																			
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Risk Assessment <input type="checkbox"/> Manual Underwriting <input checked="" type="checkbox"/> AUS <input checked="" type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other AUS Recommendation <u>Approve/Eligible</u> DU Case ID/LP AUS Key# <u>1401608715</u> LP Doc Class (Freddie) _____	Loan-to-Value Ratios LTV <u>70.000</u> % CLTV/TLTV <u>70.000</u> % HCLTV/HTLTV <u>70.000</u> % Level of Property Review <input type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number: _____ Escrow (T&I) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Total Primary Housing Expense \$ <u>1,887.10</u> Other Obligations \$ _____ Negative Cash Flow (subject property) \$ _____ All Other Monthly Payments \$ <u>1,349.05</u> Total All Monthly Payments \$ <u>3,236.15</u> Borrower Funds to Close Required \$ _____ Verified Assets \$ <u>19,936.13</u> Source of Funds _____ No. of Months Reserves _____ Interested Party Contributions _____ %
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Representative Credit/Indicator Score 705

Underwriter Comments

[illegible]

IV. Seller, Contract, and Contact Information

Seller Name _____	Contact Name _____
Seller Address _____	Contact Title _____
_____	Contact Phone Number _____ ext. _____
Seller No. 26283004 Investor Loan No. _____	Contact Signature _____
Seller Loan No. 4254823434	
30028528	