

Uniform Underwriting and Transmittal Summary

Loan #: 103322964

I. Borrower and Property Information

Borrower Name

LEA KANTELINEN

Property Address

150 ROLLING HILL GRN, STATEN ISLAND, NY 10312

SSN

127-48-4103

Property Type

☐ 1 unit

☐ 2- to 4-units

☒ Condominium

☐ PUD ☐ Co-op

☐ Manufactured Housing

☐ Single Wide

☐ Multiwide

Project Classification

Freddie Mac

☐ Streamlined Review

☐ Established Project

☐ New Project

☐ Detached Project

☐ 2- to 4-unit Project

☐ Reciprocal Review

Fannie Mae

☐ P Limited Review New Detached

☒ Q Limited Review Established

☐ R Expedited Review New

☐ S Expedited Review Established

☐ T Fannie Mae Review

☐ U FHA-approved

☐ V Refi Plus TM

Occupancy Status

☒ Primary Residence

☐ Second Home

☐ Investment Property

Additional Property Information

Number of Units

1

Sales Price

\$

Appraised Value

\$ 440,000.00

Property Rights

☒ Fee Simple

☐ Leasehold

Project Name

ROLLING HILLS CONDOMINIUM I

CPM Project ID# (if any)

II. Mortgage Information

Loan Type

☒ Conventional

☐ FHA

☐ VA

☐ USDA/RHS

Amortization Type

☒ Fixed-Rate-Monthly Payments

☐ Fixed-Rate-Biweekly Payments

☐ Balloon

☐ ARM (type)

☐ Other (specify)

Loan Purpose

☐ Purchase

☒ Cash-Out Refinance

☐ Limited Cash-Out Refinance (Fannie)

☐ No Cash-Out Refinance (Freddie)

☐ Home Improvement

☐ Construction to Permanent

Lien Position

☒ First Mortgage

Amount of Subordinate Financing

\$

(If HELOC, include balance and credit limit)

☐ Second Mortgage

Note Information

Original Loan Amount

\$ 195,000.00

Initial P&I Payment

\$ 959.28

Initial Note Rate

4.250%

Loan Term (in months)

360

Mortgage Originator

☒ Seller

☐ Broker

☐ Correspondent

Broker/Correspondent Name and Company Name:

Buydown

☐ Yes

☒ No

Terms

If Second Mortgage

Owner of First Mortgage

☐ Fannie Mae

☐ Freddie Mac

☐ Seller/Other

Original Loan Amount of First Mortgage

\$

III. Underwriting Information

Underwriter's Name

KAREN VAN

Appraiser's Name/License #

MAXIM ANTONOV / 45000052543

Appraisal Company Name

CORDOBA GLOBAL CORP

Stable Monthly Income

Borrower

Co-Borrower

Total

Base Income

\$

\$

\$

Other Income

\$ 4,658.59

\$

\$ 4,658.59

Positive Cash Flow

\$

\$

\$

subject property)

Total Income

\$ 4,658.59

\$

\$ 4,658.59

Qualifying Ratios

Primary Housing Expense/Income

31.918%

Total Obligations/Income

36.941%

Loan-to-Value Ratios

LTV

44.318%

CLTV/TLTV

44.318%

HCLTV/HTLTV

44.318%

Qualifying Rate

☒ Note Rate

4.250%

☐ % Above Note Rate

%

☐ % Below Note Rate

%

☐ Bought-Down Rate

%

☐ Other

%

Level of Property Review

☒ Exterior/Interior

☐ Exterior Only

☐ No Appraisal

Form Number:

1073/465

Risk Assessment

☐ Manual Underwriting

☒ AUS

☒ DU

☐ LPA

☐ Other

AUS Recommendation

DU Case ID/LP AUS Key#

1406048755

LPA Doc Class (Freddie)

ACCEPT

Escrow (T&I)

☐ Yes

☒ No

Community Lending/Affordable Housing Initiative

☐ Yes

☒ No

Home Buyers/Homeownership Education Certificate in file

☐ Yes

☒ No

IV. Seller, Contract, and Contact Information

Seller Name

LOANDEPOT.COM, LLC

Seller Address

26642 TOWNE CENTRE DRIVE

FOOTHILL RANCH, CA 92610

Seller No.

Investor Loan No.

Seller Loan No.

103322964

Contact Name

Contact Title

Contact Phone Number

ext.

Contact Signature

Freddie Mac Form 1077 06/16

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