

Loan #: 103330336

<b>III. Underwriting Information</b> Underwriter's Name <b>JOE DACOSTA</b>			Appraiser's Name/License # <b>WANDE OLADIPO / 4001016453</b>			Appraisal Company Name <b>OPENHEVNS INC.</b>		
<b>Stable Monthly Income</b>								
	Borrower		Co-Borrower		Total			
Base Income	\$		\$		\$			
Other Income	\$	<b>7,077.57</b>	\$		\$	<b>7,077.57</b>		
Positive Cash Flow (subject property)	\$		\$		\$			
Total Income	\$	<b>7,077.57</b>	\$		\$	<b>7,077.57</b>		
<b>Qualifying Ratios</b>			<b>Loan-to-Value Ratios</b>					
Primary Housing Expense/Income		<b>47.203%</b>	LTV		<b>90.000%</b>			
Total Obligations/Income		<b>47.556%</b>	CLTV/TLTV		<b>90.000%</b>			
			HCLTV/HTLTV		<b>90.000%</b>			
<b>Qualifying Rate</b>			<b>Level of Property Review</b>					
<input checked="" type="checkbox"/> Note Rate		<b>4.000%</b>	<input checked="" type="checkbox"/> Exterior/Interior					
<input type="checkbox"/> _____ % Above Note Rate		%	<input type="checkbox"/> Exterior Only					
<input type="checkbox"/> _____ % Below Note Rate		%	<input type="checkbox"/> No Appraisal					
<input type="checkbox"/> Bought-Down Rate		%	Form Number:	<b>1004/70</b>				
<input type="checkbox"/> Other		%						
<b>Risk Assessment</b>			<b>Escrow (T&amp;I)</b>					
<input type="checkbox"/> Manual Underwriting			<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No				
<input checked="" type="checkbox"/> AUS								
<input checked="" type="checkbox"/> DU	<input type="checkbox"/> LPA	<input type="checkbox"/> Other						
AUS Recommendation		<b>APPROVE/ELIGIBLE</b>						
DU Case ID/LP AUS Key#		<b>1406947261</b>						
LPA Doc Class (Freddie)								
<b>Representative Credit/Indicator Score</b>								
<b>809</b>								

<b>Present Housing Payment:</b>		<b>\$ 3,366.16</b>
<b>Proposed Monthly Payments</b>		
Borrower's Primary Residence		
First Mortgage P&I	\$	<b>2,449.14</b>
Second Mortgage P&I	\$	
Hazard Insurance	\$	<b>105.77</b>
Taxes	\$	<b>546.25</b>
Mortgage Insurance	\$	<b>149.63</b>
HOA Fees	\$	<b>90.00</b>
Lease/Ground Rent	\$	
Other	\$	
Total Primary Housing Expense	\$	<b>3,340.79</b>
Other Obligations		
Negative Cash Flow	\$	
(subject property)		
All Other Monthly Payments	\$	<b>25.00</b>
Total All Monthly Payments	\$	<b>3,365.79</b>
<b>Borrower Funds to Close</b>		
Required	\$	<b>6,689.81</b>
Verified Assets	\$	<b>42,554.94</b>

<b>EQUITY ON SUBJECT</b>	
Source of Funds	<b>PROPERTY</b>
No. of Months Reserves	<b>11.00</b>
Interested Party Contributions	<b>0.000%</b>

**Community Lending/Affordable Housing Initiative**
☐ Yes
 ☒ No

**Home Buyers/Homeownership Education Certificate in file**
☐ Yes
 ☒ No

IV. Seller, Contract, and Contact Information			
Seller Name	<u>LOANDEPOT.COM, LLC</u>	Contact Name	_____
Seller Address	<u>26642 TOWNE CENTRE DRIVE</u>	Contact Title	_____
	<u>FOOTHILL RANCH, CA 92610</u>	Contact Phone Number	_____ ext. _____
Seller No.	_____	Investor Loan No.	_____
Seller Loan No.	<u>103330336</u>	Contact Signature	_____

