Uniform Underwriting and Transmittal Summary

Loan #: 103330336

I. Borrower and Prop	orty Informa	ation						
	LISETTE MO				SS	N 110-70-4	1113	
Property Address 1	L6313 SAND	Y RIDGE COURT,	WOODBRIDGE, VA	22191				
Property Type	Project Clas	ssification				pancy Status Additional Property Information		
1 unit	Freddie Mac	Fannie Mae			Primary Residence	-	1	
☐ 2- to 4-units ☐ Condominium				☐ E PUD ☐ 1 Co-op ☐ Second Home Sales Price \$ ☐ F PUD ☐ 2 Co-op ☐ Investment Property Appraised Value \$ 570,000.00				
□ Condominium □ PUD □ Co-op	☐ New Project			T PUD T Co-op		Property Rights	\$ 570,000.00	
☐ Manufactured Housing			Review Established	ттерштео ор		☐ Fee Simple		
☐ Single Wide	2- to 4-unit	Project T Fannie Mac	e Review			Leasehold		
☐ Multiwide	Reciprocal	Review UFHA-appro						
	Project Name	☐ V Refi Plus T POWELLS LANDING		PM Project ID# (if any) _				
II. Mortgage Informa		TOWELLD LANDING	C.	in riojection (if any)				
Loan Type	Amortizati	on Type	Loan Purpose		Lien Posit	ion		
⊠ Conventional		te-Monthly Payments	☐ Purchase			 ☐ First Mortgage Amount of Subordinate Financing \$ (If HELOC, include balance and credit limit) ☐ Second Mortgage 		
□FHA		te-Biweekly Payments	☐ Cash-Out Re					
□ VA	Balloon			n-Out Refinance (Fanr				
☐ USDA/RHS		pe) pecify)	☐ No Cash-Out ☐ Home Impro	Refinance (Freddie)				
	□ Other (sp	ecity)	☐ Construction					
Note Information		Mortgage			If Second	Mortgage		
Original Loan Amount	\$ 513,	, 000.00 ⊠ Seller	Mortgage Originator Buydown O.00 ⊠ Seller □ Yes			If Second Mortgage Owner of First Mortgage		
Initial P&I Payment \$ 2,449.14					☐ Fannie Mae ☐ Freddie Mac			
Initial Note Rate	nitial Note Rate 4.000% Correspondent			rms	Seller/Other			
Loan Term (in months) 360 Broker/Correspond			orrespondent Name ar	d Company Name: Original Loan Amount of First Mortgage				
TIT II 1 '.' I C	4.				\$			
III. Underwriting Info	ormauon	Appraise	r's Name/License #		Appraisal Com	oanv Name		
JOE DACOSTA			OLADIPO / 40010164	153	OPENHEVNS			
Stable Monthly Income					Present Housin		\$ 3,366.16	
Base Income		Borrower \$	Co-Borrower	Total	Proposed Mon Borrower's Prin			
Other Income		\$ 7,077.57	\$	\$ \$ 7,077.57			\$ 2,449.14	
Positive Cash Flow		\$	\$	\$	Second Mortga	ge P&I	\$	
(subject property) Total Income		\$ 7.077.57	\$	\$ 7.077.57	Hazard Insurand Taxes	ce	\$ 105.77 \$ 546.25	
Total income		\$ 7,077.57	Φ	\$ 7,077.57	Mortgage Insur	ance	\$ 546.25 \$ 149.63	
Qualifying Ratios			Loan-to-Value Ratios		HOA Fees		\$ 90.00	
Primary Housing Expense/ Total Obligations/Income	/Income	47.203% 47.556%	LTV CLTV/TLTV	90.000%	_	lent	\$	
Total Congations/Income		47.330/0	HCLTV/HTLTV	90.000%		Housing Expense	\$ 3,340.79	
					Other Obligation			
Qualifying Rate ⊠ Note Rate		4.000%	Level of Property Rev ⊠ Exterior/Interior	view	Negative Cash leading (subject propert		\$	
☐% Above N	Note Rate	<u>4.000</u> %	Exterior Only		All Other Mont	• 4	\$ 25.00	
		%	☐ No Appraisal		Total All Month		\$ 3,365.79	
☐ Bought-Down Rate		%	Form Number:	1004/70	_			
Other					Borrower Fun	ds to Close		
Risk Assessment			Escrow (T&I)		Required Verified Assets		\$ 6,689.81 \$ 42,554.94	
☐ Manual Underwriting			⊠ Yes □ No		verified 7 (33cts		Ψ 42,554.54	
					C	-	ON SUBJECT	
⊠aus ⊠du □lpa □	Other				Source of Fund No. of Months		ROPERTY 11.00	
AUS Recommendation		APPROVE/ELIGIBLE				y Contributions		
DU Case ID/LP AUS K	Key#	1406947261	_		_			
LPA Doc Class (Freddi		Section and		ending/Affordable Hou	_		N	
Representative Credit/In Underwriter Comments	dicator Score	809	Home Buyers	Homeownership Educa	ation Certificate in f	ile ∐Yes	⊠No	
INCOME CALCULATION	1S:							
DFAS PENSION: (AFT		SET) \$3,263.96						
SSI AWARD: \$1921.0 VA DISABILITY: \$1,		ITS THOOME TO NOT	TAVADIE AND WAS	CDOCCED_IID 25% TO	TAT THE \$1 992	60		
ASSETS: REVIEWED A			THE PART OF THE CONTROL OF THE CONTR	SKODDED OF 200 TO	JIMING 41,052.			
BENEFIT: RATE/TERM								
16588 TELESCOPE LN	N DUMFRIES	VA 22026 WAS SOLD	IN 2018					
IV Seller Contract a	and Contact l	Information						
IV. Seller, Contract, and Contact Information Seller Name LOANDEPOT. COM, LLC				Contact Name				
Calley Address Occasion and Comments of the Co				Contact Name Contact Title				
FOOTHILL RANCH, CA 92610				Contact Phone Number ext.				
Seller No.		Investor Loan No.		Tione Tione				
	41							
Seller Loan No. 1033	30336			Contact Signature				