



Submission  
Form:  
PROCESSOR TO  
BANKING

Submission Date:	7/13/21	Loan Officer:	Jordan Must
Branch:		LO Email:	jordan@augustafinancial.com
Processor:	Marlene Nicholas	Point of Contact:	
File Number:	2021060282	Team:	
COE Date:	08/06/2021	Agency Case #:	

\*\*\*\*\*

**Borrower Information:**

Borrower:	SCOTT EAMER
Co-Borrower:	JENNIFER ADAMS
Representative FICO:	801

\*\*\*\*\*

**Property Information:**

Address:	615 NORTH ARDMORE AVE., LOS ANGELES, CA, 90004		
Property Type:	Detached	Number of Units:	1
Project Name:		Appraisal Completed:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> No

PIW: APRSL Waiver

\*\*\*\*\*

**Loan Information:**

Occupancy	Primary
Loan Type	Conv
Purpose	Cash-Out Refi
Program Type	Fixed Rate
Program Type OTHER	
Sales Price	
Appraised Value	850,000
Base Loan Amount	424,000
Total Loan Amount	424,000.00
Rate	2.990
Term	360
Lien Position	First
LTV/CLTV	49.882/49.882

\*\*\*\*\*

**Investor and Lock Information:**

<input checked="" type="checkbox"/> Float	<input checked="" type="checkbox"/> Locked	*** LOCK CONFIRMATION REQUIRED ***					
<input type="checkbox"/> A-Series	<input type="checkbox"/> C-Series	<input type="checkbox"/> D-Series	<input type="checkbox"/> E-Series	<input type="checkbox"/> F-Series	<input type="checkbox"/> G-Series	<input type="checkbox"/> Q-Series	<input type="checkbox"/> AFI Bridge

\*\*\*\*\*

**Notes to Underwriter:**

<p>See Attached (u)</p>
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# Augusta Financial Submission

## NOTES

Borrower Name: Scott Eamer	Subject Address: 615 North Ardmore Ave Los Angeles, CA 90004
Co-Borrower: Jennifer Adams	

### Loan Terms:

- 30-year fix
- Cash-Out Refi
- O/O

### Income:

- Paystubs and W2

### Appraisal

- PIW-Aprsl Waiver

### Misc:

\* Insurance was estimated. Borrower/4/0 has not provided  
US a/c



25129 The Old Road, #350, Santa Clarita, CA 91381  
(661) 260-2970 Ext. 2262 FAX (661) 554-0269

## LOCK-IN CONFIRMATION

July 8, 2021

Attn: Jordan Must

### LENDER INFO...

Name: Augusta Financial, Inc.  
Address: 24018 Lyons Ave  
Newhall, CA 91321  
Phone: 661-260-2970  
Fax: 661-260-2979

### LOCK INFO...

Loan #: 21070045  
Lock Date: 07/07/2021  
Rate: 2.990  
Price: -1.00000  
Lock Term: 30  
Lock Extension:  
Expires: 08/06/2021  
Locked By: Katie Wilkie

### BORROWER INFO...

Borrower: EAMER, SCOTT  
SSN: 557-23-5302  
Co-Borrower: ADAMS, JENNIFER  
SSN: 381-02-7353

### LOAN INFO...

Program: AFI-30C-DU  
Prog Type: Fixed Rate  
Loan Type: Conv  
Purpose: No-Cash-Out-Refi *Cash-out Refi*  
Loan Amt: \$424,000  
Total Loan Amt: \$424,000.00  
Sales Price: \$  
Apprais Val: \$850,000  
Lien: First  
FICO: 800 **X**  
Loan Term: 360  
Amor Term: 360  
LTV/CLTV: 49.882%/49.882%  
Occupancy: Primary  
Purpose of Refinance: Limited Cash-Out Rate/Term *Cash-out*  
Impounds Waived:

### PROPERTY INFO...

Address: 615 NORTH ARDMORE AVE.  
LOS ANGELES, CA 90004  
County: Los Angeles  
Prop Type: Detached

### COMMENTS...

### PRICING ADJUSTMENTS...

Rate Sheet: -1.00000

Net Price: -1.00000

Augusta Financial, Inc.

25129 The Old Road, Suite 350 (P) 661-260-2970  
Santa Clarita, CA 91381 (F) 661-260-2979

Conditional Loan Approval Notice

Decision Date: 07/19/2021		Underwriter: Romy Arvisu		Lender Case No.: 21070045	
Company: Augusta Financial, Inc.				File No.: 21070045	
Originator: Jordan Must				Estimated Close Date: 07/29/2021	
Processor: Marlene Nicholas					
Borrower Information			Co-Borrower Information		
Name: SCOTT EAMER			Name: JENNIFER ADAMS		
SSN: 557-23-5302	<input type="checkbox"/> Self-Employed		SSN: 381-02-7353	<input type="checkbox"/> Self-Employed	
Experian: 804	U.S. Citizen	[ Y ]	Experian: 815	U.S. Citizen	[ Y ]
TransUnion: 801	Permanent Resident Alien	[ N ]	TransUnion: 805	Permanent Resident Alien	[ N ]
Equifax: 799	Non-Permanent Resident Alien	[ N ]	Equifax: 800	Non-Permanent Resident Alien	[ N ]
Subject Property Information					
Property Address: 615 NORTH ARDMORE AVENUE, LOS ANGELES, CA 90004				County: LOS ANGELES	
Property Type: Detached		# of Units: 1	If Condo, # of Stories:	<input type="checkbox"/> Warrantable	
Loan Information					
Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second	Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other:	Loan Purpose: <input type="checkbox"/> Purchase <input type="checkbox"/> No Cash-Out <input checked="" type="checkbox"/> Cash-Out \$ 418,338.22 <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Perm <input type="checkbox"/> Other:	Loan Amount: \$ 424,000 w/MIP, FF: \$ 424,000.00 Sales Price: \$ Appraised Value: \$ 850,000	LTV/CLTV: 49.882 / 49.882% DTI Ratios: 22.526 / 23.237% Combined Ratios: 22.526 / 23.237% Doc Type: Full Doc	
Occupancy: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment			ARM Information Index Type: Index Value: 1st Cap: Life Cap: 2.990 %		
Rate Lock & Loan Program Information					
Lock Expiration Date: 08/06/2021		Locked Rate: 2.990 %		Net Adjusted Price:	
Lender Name: Augusta Financial, Inc.		Interest Only: months		MI Type:	
Product ID: AFI-30C-DU				MI Premium Type:	
Loan Program: AFI-30C-DU				MI Coverage:	
Term / Due: 360 / 360 months		<input type="checkbox"/> 1st Time Homebuyer		Credit Grade:	
Underwriting Information					
Underwriting Decision: Approved		Approval Expires: 07/19/2021		Max Approved Rate: 2.990 %	
Exception Decision: PIW				<input checked="" type="checkbox"/> Loan Exception Granted	

Loan Conditions

The Junior Underwriter Assigned To This File Is Lorena. Please Direct All Inquiries/Conditions To Her Attention and notate the file type in the subject line.

UW TO CONFIRM AT FUNDING THE FINAL AUS IS REFLECTING A PIW, IF A PIW WAS EXERCISED.

\*\*\*\*\*PRIOR TO DOC CONDITIONS\*\*\*\*\*

\*\*\*\*\*PRIOR TO DOC - INTERNAL CONDITIONS\*\*\*\*\*

[ PTD ] Provide an Estimated Closing Statement from Escrow reflecting the current loan amount and all related charges.\*\*UPDATED TO REFLECT LOAN AMOUNT \$424,000 \*\*\* 7.22.2021 STILL INCORRECT LOAN AMOUNT EMAILED BRANCH TEAM \*\* UPDATED SHOULD REFLECT LN AMT \$424,000 AND AMOUNT TO BORROER \$419795.53

\*\*\*\*PFA AUDIT IS REQUIRED DUE TO CASH OUT AMOUNT\*\*\*\*

Borrower: SCOTT EAMER

Co-Borrower: JENNIFER ADAMS

Conditional Loan Approval Notice - Loan Conditions (continued)

[ PTD ] (Cleared on 07/21/2021 by curtm)  
AKA Statement For (Internal - Doc Drawer)-SCOTT EAMER, SCOTT D EAMER, SCOTT DAVID EAMER, JENNIGER ADAMS, JENNIFER C ADAMS, JENNIFER CHRISTY ADAMS, JENNIFER KIRKEN, JENNIFER C KIRKEN, JENNIFER CHRISTY KIRKEN

[ PTD ] (Cleared on 07/21/2021 by JeremyP)  
Operations Team To Complete Customer ID Program Checklist Prior To Funding.

[ PTD ] (Cleared on 07/21/2021 by curtm)  
Flood Certification - (Internal). If Property Is Located In A Flood Zone, Borrower To Sign Notice To Borrower Of Property In A Special Flood Area Prior To Docs. Proof Of \*Paid\* Insurance Will Also Be Required Prior To Funding.

\*\*\*\*\*PRIOR TO FUNDING CONDITIONS\*\*\*\*\*

[ PTD ] \*\*\*TO BE SIGNED\*\*\* CASH OUT PURPOSE LETTER SIGNED BY BORROWER

[ PTF ] NO SECONDARY FINANCING ALLOWED

[ PTF ] BORROWER(S) TO PROVIDE THEIR MOST RECENT PAYSTUB(S) AT FUNDING

[ PTF ] CERTIFIED ESCROW AMENDMENT RE: LOAN AMOUNT \$424,000, RATE AND TERMS

[ PTF ] TITLE TO CLEAR ALL REQUIREMENTS

[ PTF ] Borrower(s) to sign COVID-19 Employment & Income Certification within 3 days of funding

[ PTF ] Final Typed 1003 W/Addendum Signed And Dated

[ PTF ] Escrow to pay any current tax installments due within 60 days and any delinquent taxes.

[ PTF ] Certified Copy Of Escrow Instructions And All Amendments

[ PTF ] Verbal Verification Of Employment To Be Completed By The Operations Staff Within 10 Days Prior To Funding.  
\*\*For a Self Employed Borrower, please provide third party verification of employment (listing only not acceptable). If not available, a CPA letter may be required.\*\*

[ PTF ] If any credits, they may not exceed the actual recurring non recurring closing costs. Credits may not be used towards delinquent items/impound shortages/late fees/financed VAFF or UFMIP. Max credits must follow guidelines per occupancy/loan type.

[ PTF ] Max Piti Not To Exceed

[ PTF ] Underwriter to update Point Custom Fields to reflect combined income and combined DTI if multiple applicants (Internal)

[ PTF ] Provide Evidence Of Insurance, refer to guide for coverage requirement, max 5% deductible, Refinance- 3 months left on the policy and any balance or renewal paid through close, Purchase- 1 year to be paid through close and effective date must be in same month of closing either before note or funding date. Mortgagee Clause Augusta Financial, Inc., ISAOA.

\*\*\*\*\*CONDITIONS CLEARED\*\*\*\*\*

[ PTD ] (Cleared on 07/16/2021 by emilymeena)  
Borrower(S) To Execute Initial Application And All Miscellaneous Loan Disclosures

Conditional Loan Approval Notice - Loan Conditions (continued)

(Cleared on 07/19/2021 by RomyA)  
\*\*\*\*\*EMAILED LOCK DESK TO CHANGE FICO TO: 801 \*\*\*\*\*

[ PTD ] (Cleared on 07/19/2021 by RomyA)  
Borrower(S) To Explain All Inquires On Credit For Past 120 Days And State If Any New Debt Has Been Acquired.\*\*AUGUSTAA\*\*

[ PTD ] (Cleared on 07/19/2021 by RomyA)  
Processor To Run LDP/GSA For All Parties Involved In Transaction

[ PTD ] (Cleared on 07/19/2021 by RomyA)  
Provide Copy Of Vesting Amendment

[ PTD ] (Cleared on 07/22/2021 by RomyA)  
TITLE TO DELETE THE FOLLOWING: ITEM 5 - DEED OF TRUST \$482,500. THIS WAS RECONVEYED ON 5/26/2020\*\*\*TITLE SUPPLEMENT 7/21/2021\*\*\*

[ PTD ] (Cleared on 07/22/2021 by RomyA)  
PROOF THE FULLOWING JUDEGEMENT AND TAX LIEN PER TITLE HAS BEEN PAID, RELEASED AND SATISFIED: ITEM 7 - CHILD SUPPORT FAMILY OR SPOUSAL SUPPORT. ITEM 8 TAX LIEN \$14,746.67. PROVIDE SOURCE OF FUNDS USED TO PAY OFF. \*\*\*TITLE SUPPLEMENT 7/19/2021 DELETED ITEM 7 TO 9 REQ 1\*\*\*

[ PTD ] (Cleared on 07/22/2021 by RomyA)  
TITLE TO DELETE THE FULLOWING : I - ITEM 7 - CHILD SUPPORT FAMILY OR SPOUSAL SUPPORT, . ITEM 8 TAX LIEN \$14,746.67. PROVIDE SOURCE OF FUNDS USED TO PAY OFF. \*\*\*TITLE SUPPLEMENT 7/19/2021 DELETED 7 TO 9 AND REQ 1 \*\*\*

[ PTD ] (Cleared on 07/22/2021 by RomyA)  
COPY OF DIVORCE DECREE COMPLETE WITH ALL PAGES FOR JENNIFER TERESA ADAMS \*\*\*TITLE SUJPPLEMENT 7.19.2021 DELETED \*\*

[ PTF ] (Cleared on 07/22/2021 by RomyA)  
Escrow- Title To Provide A Closing Protection Letter. Must Reflect Augusta Financial, Inc., Its Successors And Or Assigns, 25129 The Old Road Suite 350, Santa Clarita, CA 91381 And Address Of Title Company That Loan Proceeds Will Be Wired To.

[ PTD ] (Cleared on 07/22/2021 by RomyA)  
UNEXPIRED INSURANCE AND DECLARATION PAGE FOR SUBJECT PROPERTY

Scott Eamer  
Jennifer Adams  
615 N. Ardmore Ave.  
Los Angeles, CA 90004

July 20<sup>th</sup>, 2021

To Whom It May Concern,

We are taking cash-out of our home for future improvements and investments.

Sincerely,

Scott Eamer

Jennifer Adams

①

07/13/2021

To Whom it May Concern:

Regarding the credit inquiries on my credit report, we have provided the following explanation(s):

AUGUSTA FINANCIAL, I 06/28/2021 – This inquiry is directly related to this transaction.

All inquiries on our credit report were in preparation of this transaction or have been otherwise explained. We have committed to Augusta Financial for the financing of our home. We have not acquired any additional debt that does not already appear on our credit report in the past 120 days.

Sincerely,

Scott Eamer

Jennifer Adams



## Summary of Findings

### Casefile ID

1560179521

<b>Borrower 1</b>	Scott Eamer
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<b>Borrower 2</b>	Jennifer Adams
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<b>Lender Loan Number</b>	21070045
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<b>DU Version</b>	11.0
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### Preliminary Recommendation

Approve/Eligible

<b>Submission Number</b>	6
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<b>Submission Date</b>	07/22/2021 06:31PM
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<b>First Submission Date</b>	06/28/2021 06:23PM
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<b>Casefile Create Date</b>	06/28/2021
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### Mortgage Information

<b>LTV/CLTV/HCLTV</b>	50.00% / 50.00% / 50.00%
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<b>Housing Expense Ratio</b>	22.52%
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<b>Debt-to-Income Ratio</b>	23.24%
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<b>Total Loan Amount</b>	\$424,000.00
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<b>Sales Price (purchase transactions)</b>	\$0.00
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<b>Actual/Estimated Appraised Value</b>	\$850,000.00
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<b>Months Reserves</b>	0
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<b>Note Rate</b>	2.990%
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<b>Loan Type</b>	Conventional
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<b>Loan Term</b>	360
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<b>Amortization Type</b>	Fixed Rate
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<b>Loan Purpose</b>	Refinance
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<b>Refi Purpose</b>	Cash-Out
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### Property Information

<b>Property Address</b>	615 NORTH ARDMORE AVENUE, LOS ANGELES, CA, 90004
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<b>Property Type</b>	Detached
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<b>Number of Units</b>	1
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<b>Occupancy Status</b>	Primary Residence
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## Day 1 Certainty

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### Property Information Summary of Findings

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#### Appraisal Waiver



Eligible

#### Appraisal Rep & Warrant

Not Applicable

- 1 This DU Underwriting Findings report was created through the Preliminary Findings feature in Desktop Originator (DO). The loan casefile must be submitted to a sponsoring lender before the loan is delivered to Fannie Mae. Depending on the requirements of your sponsoring lender, the recommendation and/or messages may change upon resubmission.

## Risk / Eligibility

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- 2 The **risk profile** of this loan casefile appears to meet Fannie Mae's guidelines. (MSG ID 0008)
- 3 This loan casefile **appears to meet Fannie Mae's eligibility requirements**. (MSG ID 0009)
- 4 This loan casefile has been underwritten as a **cash-out refinance**. The loan is only eligible for delivery as a cash-out if:
  - the property was **purchased** (or acquired) **by at least one borrower** no less than six months prior to the disbursement date of the new mortgage loan (unless eligible under the delayed financing exception),
  - **and** the property is **not currently listed for sale**.

Refer to the Selling Guide for additional information. (MSG ID 2373)

- 5 Refer to all Fannie Mae Lender Letters related to the "Impact of COVID-19" for additional instructions on temporary policies that may apply to this loan casefile. (MSG ID 3485)

## Findings

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- 6 The following **risk factors** represent strengths in the borrower's loan application: (MSG ID 1437)

<b>CREDIT PROFILE</b>
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## Summary of Findings

### CREDIT PROFILE

Combined Loan-to-Value Ratio

Debt-to-Income Ratio

Number of Borrowers

## Verification Messages / Approval Conditions

- 7** This **loan is subject to** all lender specified conditions and must comply with all applicable federal, state, and local laws and regulations. (MSG ID 0278)
- 8** Based on the credit report obtained through DU, this loan casefile **must close on or before** 10/28/2021.
- All credit documents must be no more than four months old on the note date, and
  - For guidelines on the age of the appraisal or property inspection report, refer to the Selling Guide.
- (MSG ID 0420)
- 9** If there is a **home equity line of credit** secured against the subject property:
- The maximum allowable HCLTV is 80 percent,
  - Verify the terms of the home equity line of credit for compliance with the Selling Guide, and
  - Calculate the HCLTV using the maximum credit limit of the equity line.
- (MSG ID 1802)
- 10** **Loan Level Price Adjustments** may be applied when this loan is delivered to Fannie Mae. Refer to the Selling Guide and Loan-level Price Adjustment (LLPA) Matrix on fanniemae.com for specific details. (MSG ID 2343)

## Employment and Income

- 11** **Document SCOTT EAMER's income** using a paystub and a W-2 from the prior year, or using a standard Verification of Employment (1005).

The paystub must:

- Be dated no earlier than 30 days prior to the initial loan application date,
- Include all year-to-date earnings, and
- Include sufficient information to appropriately calculate income.

## Summary of Findings

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Otherwise, additional documentation must be obtained.

If a W-2 is not available from the prior year, the lender must determine if the income would still be acceptable per the Selling Guide.

If a standard Verification of Employment (1005) will be obtained it must include all year-to-date earnings as well as prior year earnings if a W-2 is not being provided.

Direct verifications provided by a third party employment verification vendor are acceptable if completed in accordance with the Selling Guide. (MSG ID 0162)

- 12** Perform and document a verbal **verification of employment** for each borrower. For all borrowers who are:

- Not Self- Employed- no more than 10 business days prior to the note date, or
- Self Employed- within 120 calendar days prior to the note date.

Direct verification by a third party employment verification vendor is acceptable if:

- Completed within the same timeframes, and
- The information is not more than 35 days old as of the note date.

If the borrower is in the military, obtain either a Military Leave and Earnings Statement within 31 calendar days prior to the note date or a verification of employment through the Defense Manpower Data Center.

<https://mla.dmdc.osd.mil/mla/#/home>

Lenders also have the option of obtaining the verbal verification of employment after the note date (and prior to delivery of the loan to Fannie Mae), but when using this option must ensure compliance with the Selling Guide. (MSG ID 2469)

- 13** Obtain a **completed and signed IRS Form 4506-C** for each borrower whose income is used to qualify for the loan at or before closing. An alternate form is also acceptable if it authorizes the release of comparable tax information from the IRS.
- If all of a borrower's income has been validated through the DU validation service, a completed and signed Form 4506-C is not required for that borrower.

Refer to the Selling Guide for additional information. (MSG ID 2471)

## Property and Appraisal Information Summary of Findings

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- 14** DU returned the following **standardized address and census tract** for the subject property:
- 615 N ARDMORE AVE, LOS ANGELES, CA 90004-2003, 192520.
- This is the address that DU used in its property valuation and fieldwork recommendation.
  - Regardless of the property fieldwork required by DU, **if this address is not valid** for the subject property, an appraisal based on an interior and exterior property inspection reported on Form 1004 is required for this transaction.
  - If the subject property is located in a condominium project, the appraisal must be reported on Form 1073.

(MSG ID 1873)

- 15** DU **accepts the value submitted** as the market value for this subject property. This loan is eligible for delivery to Fannie Mae without an appraisal and is eligible for representation and warranty relief on the value, condition, and marketability of the subject property if the **appraisal waiver** is exercised by the lender at the time of loan delivery by including Special Feature Code 801 and the Casefile ID in the loan delivery file.

If the waiver is not exercised, an appraisal based on an interior and exterior property inspection is required for this transaction.

If an appraisal is obtained for this transaction, or the Selling Guide states that the transaction is not eligible for an appraisal waiver, the appraisal waiver may not be exercised and the loan cannot be delivered with Special Feature Code 801. Note that DU is not able to identify all transactions that are ineligible for an appraisal waiver, including community land trusts or properties with resale restrictions, and Texas Section 50(a)(6) mortgages. (MSG ID 2167)

## Observations

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- 16** This loan casefile was submitted to Desktop Underwriter version 11.0 by Augusta Financial to Preliminary Findings. The following information is associated with this loan: The casefile ID is 1560179521, the loan casefile was created on 06/28/2021, the submission number is 6, and submission type is Interim. If the loan is delivered to Fannie Mae, the Casefile ID must be provided at delivery. (MSG ID 0237)

**17**

The following list of **special feature codes** is provided to assist you in determining which codes may be associated with this loan. Other codes may be required. Refer to the Special Feature Codes list on [fanniemae.com](http://fanniemae.com) for a comprehensive list. (MSG ID 1387)

## Summary of Findings

SPECIAL FEATURE CODE	DESCRIPTION
127	DU Loan
003	Cash-out Refinance
801	Appraisal Waiver

- 18** The following **Credit Report** is associated with this submission:  
(MSG ID 2113)

BORROWER NAME	CREDIT AGENCY	CREDIT REPORT ID	CREDIT REPORT DATE
JENNIFER ADAMS	SettlementOne Credit Corporation	KVF2K-1820159	06/28/2021
SCOTT EAMER	SettlementOne Credit Corporation	KVF2K-1820159	06/28/2021

- 19** This loan casefile was submitted using the MISMO V3.4 loan application. (MSG ID 3501)

- 20** The following **credit scores** are included in the credit report: (MSG ID 1132)

BORROWER	CREDIT SCORE(S)
SCOTT EAMER	799 801 804
JENNIFER ADAMS	800 805 815

- 21** The following **sources of income** were used in the underwriting analysis: (MSG ID 0153)

BORROWER	INCOME TYPE	AMOUNT
SCOTT EAMER	Base employment income	\$11,250.00

## Summary of Findings

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- 22 Liabilities** that have been marked "paid by close" in the application have not been added to required funds.
- For **cash-out refinance transactions**, all debts to be paid off using proceeds from the transaction must be included in line d of the Details of Transaction (or lines D and E in L4).
  - Verify and document the funds needed to pay off accounts marked "**paid by close**". (MSG ID 0108)
- 23** DU does not include cash back received from the transaction in the borrower's cash reserves calculation. Therefore, the amount of **cash back**, \$419,795.53, has not been included in cash reserves. (MSG ID 0119)
- 24** In order to exercise the **appraisal waiver** option and be eligible for **representation and warranty relief** on the value, condition, and marketability of the property on this loan, the appraisal waiver Special Feature Code 801 and the Casefile ID must be included in the loan delivery file. (MSG ID 2093)

## Underwriting Analysis Report

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<b>Preliminary Recommendation</b>	Approve/Eligible	<b>Casefile ID</b>	1560179521
<b>Borrower 1</b>	Scott Eamer		
<b>Borrower 2</b>	Jennifer Adams		
<b>Lender Loan Number</b>	21070045		
<b>Submission Date</b>	07/22/2021 06:31PM		

## Property Information

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**Property Address** 615 NORTH ARDMORE AVENUE, LOS ANGELES, CA, 90004

## Summary of Findings

**Property Type** Detached

**Number of Units** 1

**Occupancy Status** Primary Residence

## Mortgage Information

**Loan Type** Conventional

**Amortization Type** Fixed Rate

**Balloon** No

**Community Lending** No

**Payment Frequency** Monthly

**Lien Type** First Mortgage

**Amt. Subordinate Fin.** \$0.00

**Loan Purpose** Refinance

**Refi Purpose** Cash-Out

**Owner Existing Mtg** Not Specified

**Buy Down** No

**LTV/CLTV/HCLTV** 50.00% / 50.00% / 50.00%

**Loan Amount** \$424,000.00

**Financed MI Amount** \$0.00

**Total Loan Amount** \$424,000.00

**Sales Price (purchase transactions)** \$0.00

**Actual/Estimated Appraised Value** \$850,000.00

**P&I** \$1,785.32

**Note Rate** 2.990%

**Qualifying rate** 2.990%

**Bought Down rate** 0.000%

**Term (Months)** 360

## Income

**Base** \$11,250.00

**Bonus** \$0.00

**Other** \$0.00

**Subj. Pos. Cash Flow** \$0.00

**Commission** \$0.00

**Over Time** \$0.00

**Positive Net Rental** \$0.00

**Total** \$11,250.00

## Qualification Ratios



<b>Housing Expense</b>	22.52%
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<b>Debt-to-Income</b>	23.24%
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## Summary of Findings

<b>Including ≤ 10 Mos.</b>	23.24%
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### Proposed Monthly Payment

<b>First P&amp;I (Qualifying)</b>	\$1,785.32
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<b>Total Housing Payment</b>	\$2,534.12
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<b>Second P&amp;I</b>	\$0.00
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<b>Negative Net Rental</b>	\$0.00
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<b>Hazard Insurance</b>	\$79.33
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<b>Subj. Neg. Cash Flow</b>	\$0.00
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<b>Taxes</b>	\$669.47
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<b>All other Payments</b>	\$80.00
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<b>Mortgage Insurance</b>	\$0.00
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<b>Total Expense Payments</b>	\$2,614.12
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<b>HOA Fees</b>	\$0.00
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<b>Supplemental Property Insurance</b>	\$0.00
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<b>Other</b>	\$0.00
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### Funds

<b>Total Available Assets</b>	\$0.00
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<b>Net Cash Back</b>	\$419,795.53
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<b>Funds Required to Close</b>	\$0.00
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<b>Excess Available Assets, not required to be verified by DU</b>	\$0.00
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<b>Reserves Required to be Verified</b>	\$0.00
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<b>Months Reserves</b>	0
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<b>Total Funds to be Verified</b>	\$0.00
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<b>Cash Back</b>	\$419,795.53
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The Preliminary Recommendation for this case is: Approve/Eligible

## Summary of Findings

NOTICE: The DU Underwriting Findings report does not constitute an approval or denial of the loan application. Lenders must comply with all laws and regulations, including those related to privacy and nonpublic personal information, in connection with the DU Findings report. For information about sharing the DU Findings report, please see the DU Schedule to your Software Subscription Agreement.

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# QM Findings



Issued: 07/16/2021 12:08 PM  
Result: **General QM / Safe Harbor**

REQUESTED BY	BORROWER / COBORROWER	REQUESTED TERMS
Augusta Financial, Inc. 25129 The Old Road, Suite 350 Santa Clarita, CA 91381  NMLS #241911	SCOTT EAMER (804 799 801) JENNIFER ADAMS (815 805 800) Application Date: Lender Loan No: 21070045 LSC Casefile ID: 1562037162	Base Loan Amt: \$424,000.00 Note Loan Amt: \$424,000.00 LTV/CLTV: 49.88% / 49.88% Note Rate: 2.990% Loan Type: Conventional Amort Type: Fixed Amort Term: 360 months Maturity Term: 360 months Purpose: Refinance Purpose of Refi: Cash-Out/Other Lien Pos: First Mortgage
User Name: Emily Meena	<b>SUBJECT PROPERTY</b> 615 NORTH ARDMORE AVENUE LOS ANGELES, CA 90004 Type: SFR Status: Owner Occ	
<b>QM ASSESSMENT (Version 7.0)</b>		

This loan was evaluated against QM Type: **General QM**

QM REQUIREMENTS	ACTUAL LOAN DATA	RESULT
1. Max Points & Fees <= \$12,628.19 (3.00%)	\$1,860.00 (0.44%)	PASS
2. Price Based Limit < 5.280%	APR = 3.037%	PASS
3. Loan Term <= 30 years	30 years	PASS
4. No Balloon Payments	Maturity Term = Amort Term	PASS
5. No Negative Amortization	Negative Amortization Months = None	PASS
6. No Interest-Only	Interest-Only Term = None	PASS

Liability Protection was based on:	<b>Lock Date:</b> 07/07/2021	<b>APOR:</b> 3.030% (07/05/2021)
	<b>Amort Type:</b> Fixed	<b>Lien Position:</b> First Mortgage
	<b>Maturity Term:</b> 30 years	

<b>SAFE HARBOR THRESHOLD</b>	<b>ACTUAL LOAN DATA</b>	<b>RESULT</b>
APOR + 1.500% = 4.530%	APR = 3.037%	Safe Harbor
<b>HPML THRESHOLD</b>	<b>ACTUAL LOAN DATA</b>	<b>RESULT</b>
APOR + 1.500% = 4.530%	APR = 3.037%	Non-HPML
<b>PRICE BASED THRESHOLD</b>	<b>ACTUAL LOAN DATA</b>	<b>RESULT</b>
APOR + 2.250% = 5.280%	APR = 3.037%	General QM

## POINTS AND FEES ANALYSIS

TOTAL LOAN AMOUNT	POINTS & FEES CAP
TIL Amount Financed: \$420,939.60	Note Loan Amount: \$424,000.00
Fin QM Points and Fees: \$0.00	QM Points & Fees Cap: 3.00%
<b>Total Loan Amount: \$420,939.60</b>	Total Loan Amount: \$420,939.60
	<b>Max QM Points &amp; Fees: \$12,628.19</b>
	Total QM Points & Fees: \$1,860.00
	<b>Points &amp; Fees Cushion: \$10,768.19</b>

### INCLUDED QM POINTS & FEES

HUD#	Fee Type	Affiliate	Paid To	PFC POC Fin	Paid By	Amount
801.4	Processing Fee	-	Lender	X - -	Borrower	\$720.00
801.5	Underwriting Fee	-	Lender	X - -	Borrower	\$845.00
801.6	Wire Transfer Fee	-	Lender	X - -	Borrower	\$25.00
801.7	Other (Administration Fee)	-	Lender	X - -	Borrower	\$75.00
801.8	Document Preparation Fee	-	Lender	X - -	Borrower	\$195.00
<b>Total QM Points &amp; Fees:</b>						<b>\$1,860.00</b>

### EXCLUDED POINTS & FEES

HUD#	Fee Type	Affiliate	Paid To	PFC POC Fin	Paid By	Amount
804	Appraisal Fee	-		- X -	Borrower	\$470.00
901	Daily Interest Charges	-	Lender	X - -		\$520.95
903	Hazard Insurance Premium	-	Other	- - -	Borrower	\$1,484.04
1002	Hazard Insurance Reserves	-	Other	- - -	Borrower	\$247.34
1110	Notary Fee	-		X - -	Borrower	\$200.00
1112	Other (Title - Sub-Escrow Fee)	-		X - -	Borrower	\$125.00
1113	Other (Title - New Loan Services)	-		X - -	Borrower	\$340.00
1114	Other (Title - Endorsements Reconveyance Fee)	-		- - -	Borrower	\$150.00
1115	Other (Title - Recording Service Fee)	-		X - -	Borrower	\$14.45
1202.1	Mortgage Recording Fee	-		- - -	Borrower	\$200.00
1202.2	Other (Affordable Housing Recording Fee)	-		- - -	Borrower	\$225.00
1302	Pest Inspection Fee	-		- - -	Borrower	\$295.00

QM QUAL RATE	MONTHLY PAYMENTS AND RATIOS	FUNDS SUMMARY
Note Rate: 2.990%	First Mortgage P&I: \$1,785.32	Cash from/to Borrower: (\$418,338.22)
1st Adj Cap:	Monthly MIP: \$0.00	Cash Out: \$418,338.22
1st Adj Period:	HOA Fees: \$0.00	Amount of Gift Funds: \$0.00
Adj Cap:	Second Mortgage P&I: \$0.00	Source of Gift Funds:
Adj Period:	Hazard Insurance: \$123.67	Total Closing Costs: \$3,409.45
Life Adj Cap:	Taxes & Special Assessments: \$699.46	Required Funds: \$0.00
Index:	Other: \$0.00	Available Funds: \$0.00
Margin:	Primary Housing Expenses: \$2,608.45	Reserves: \$0.00
	Housing Ratio: 24.84%	Months Reserves: 0
<b>QM Qual Rate: 2.990%</b>	Total Fixed Payment: \$2,688.45	
Monthly Payment: \$1,785.32	DTI: 25.60%	
	Residual Income: \$7,814.55	

LOAN DETAILS	MONTHLY INCOME			
Sales Price: \$0.00	<b>EAMER, SCOTT</b>	<b>ADAMS, JENNIFER</b>	<b>Other 1003's</b>	<b>Grand Total</b>
Appraised Value: \$850,000.00				
Improvements: \$0.00	Base Income: \$10,503.00	\$0.00	\$0.00	\$10,503.00
Fee Simple: Yes	Overtime: \$0.00	\$0.00	\$0.00	\$0.00
Leasehold: No	Bonus: \$0.00	\$0.00	\$0.00	\$0.00
PMI, MIP, Funding Fee: \$0.00	Commissions: \$0.00	\$0.00	\$0.00	\$0.00
Base Loan Amount: \$424,000.00	Dividend: \$0.00	\$0.00	\$0.00	\$0.00
Note Loan Amount: \$424,000.00	Other: \$0.00	\$0.00	\$0.00	\$0.00
Subordinate Financing: \$0.00	<b>Subtotal: \$10,503.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,503.00</b>
	Net Rental: \$0.00	\$0.00	\$0.00	\$0.00
	Subject Net Cash: \$0.00	\$0.00	\$0.00	\$0.00
	<b>Total Income:</b>			<b>\$10,503.00</b>

**LIABILITIES****Mortgages to be Paid Off**

Borrower	Creditor	Monthly Payment	Balance
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**Debts to be Paid Off**

Borrower	Creditor	Monthly Payment	Balance
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**Debts to Remain**

Borrower	Creditor	Monthly Payment	Balance
SCOTT EAMER	JPMCB CARD	\$40.00	\$2,574.00
SCOTT EAMER	JPMCB CARD	\$40.00	\$2,063.00

**Debts Excluded**

Borrower	Creditor	Monthly Payment	Balance
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**CREDIT REPORTS AND SCORES**

Borrower	Credit Scores	Reference	Credit Agency	Issued Date	Type
SCOTT EAMER	804 799 801	KVF2K-1820159	SettlementOne Credit Corporation 0	06/28/21	Joint
JENNIFER ADAMS	815 805 800				

**INCOMES**

Borrower	Income Source	Amount
SCOTT EAMER	Base Employment	\$10,503.00

**ASSETS**

Borrower	Type	Description	Account	Amount
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**QM MESSAGING****QM TYPE**

1. General QM requires underwriting based on a fully-amortizing schedule using the maximum rate permitted during the first five years after the date of the first periodic payment. Based on the loan product provided, a Qual Rate of 2.990% was applied for the General QM monthly payment calculation.
2. The APR provided for this first-lien mortgage does not exceed the comparable-loan APOR as of the Lock Date of 07/07/2021 by 1.5 percentage points or more. This QM has been assessed as not higher-priced and therefore has a safe harbor, meaning that it is conclusively presumed to comply with the ATR/QM requirements.
3. You are required to retain evidence that you complied with the ATR/QM rule, including the prepayment penalty limitations, for three years after consummation, though you may want to keep records longer for business purposes.
4. You should consult with legal counsel or your compliance officer to understand your obligations under the rule, and to devise the policies and procedures you will need to have in place to comply with the rule's requirements.
5. Effective July 1, 2021 all loans must meet the Consider and Verify Requirements detailed in the Consumer Financial Protection Bureau Executive Summary of the December 2020 amendment to the ATR/QM Rule.

**POINTS AND FEES**

1. Real estate-related fees under §1026.4(c)(7) have been excluded from QM points & fees, except the fees that were indicated as paid to the broker or lender or an affiliate, which have been included. Furthermore, you must include any charge that is unreasonable, or for which the creditor receives direct or indirect compensation in connection with the charge.
2. Third-party settlement agent fees under §1026.4(a)(2) have been excluded from QM points & fees, except the fees that were indicated as paid to the broker or lender or an affiliate, which have been included. This exclusion is based on the assumption that the charges are "bona fide", and neither the creditor nor the loan originator (or their affiliates) retains a portion of the charge.

3. Any Loan Origination Fee or Mortgage Broker Fee indicated in the file has been included in QM points & fees. In addition, any other loan originator compensation, if indicated as a prepaid finance charge item within GFE block 1, has also been included.
  4. Compensation paid by a lender or a mortgage broker to its loan originator employees can be excluded. However, any lender-paid compensation to a mortgage broker who is not an employee of the lender must be included, and indicated in the file as a fee paid by the lender, and paid to the broker.
  5. Other than broker compensation, charges that are paid by the lender have been excluded from QM points and fees.
  6. There is no indication of a prepayment penalty stemming from the refinancing of a loan that the creditor or affiliate currently holds or is currently servicing. Note that the amount of penalties charged or collected from the consumer for prepaying their previous loan must be included in QM points and fees.
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Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name

SCOTT EAMER

Co-Borrower Name

JENNIFER ADAMS

Property Address

615 NORTH ARDMORE AVENUE, LOS ANGELES, CA 90004

SSN

557-23-5302

SSN

381-02-7353

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™

Occupancy Status

☒ Primary Residence

☐ Second Home

☐ Investment Property

☐ E PUD

☐ 1 Co-op

☐ F PUD

☐ 2 Co-op

☐ T PUD

☐ T Co-op

Additional Property Information

Number of Units

1

Sales Price

\$

Appraised Value

\$850,000

Property Rights

☒ Fee Simple

☐ Leasehold

Project Name

CMP 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

\$424,000

Initial P&I Payment

\$1,785.32

Initial Note Rate

2.990%

Loan Term (in months)

360/360

Mortgage Originator

☐ Seller

☐ Broker

☒ Correspondent

Broker/Correspondent Name and Company Name:

Augusta Financial, Inc.

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

Romy Arvisu

Appraiser's Name/License #

PIW/PIW

Appraisal Company Name

PIW

Stable Monthly Income

Borrower

Co-Borrower

Total

Base Income

\$11,250.00

\$

\$11,250.00

Other Income

\$

\$

\$

Positive Cash Flow (subject property)

\$

\$

\$

Total Income

\$11,250.00

\$

\$11,250.00

Qualifying Ratios

Primary Housing Expense/Income

22.526%

Total Obligations/Income

23.237%

Debt-to-Housing Gap Ratio (Freddie)

%

Loan-to-Value Ratios

LTV

49.882%

CLTV/TLTV

49.882%

HCLTV/HTLTV

%

Qualifying Rate

☒ Note Rate

2.990%

☐ % Above Note Rate

%

☐ % Below Note Rate

%

☐ Bought-Down Rate

%

☐ Other

%

Level of Property Review

☐ Exterior/Interior

☐ Exterior Only

☒ No Appraisal

Form Number:

PIW

Risk Assessment

☐ Manual Underwriting

☒ AUS

☒ DU

☐ LP

☐ Other

AUS Recommendation

APPROVE/ELIGIBLE

DU Case ID/LP AUS Key#

1560179521

LP Doc Class (Freddie)

Escrow (T&I)

☐ Yes

☒ No

Community Lending/Affordable Housing Initiative

☐ Yes

☒ No

Home Buyers/Homeownership Education Certificate in file

☐ Yes

☒ No

Present Housing Payment:

\$824.46

Proposed Monthly Payments

Borrower's Primary Residence

First Mortgage P&I

1,785.32

Second Mortgage P&I

\$

Hazard Insurance

79.33

Taxes

669.47

Mortgage Insurance

\$

HOA Fees

\$

Lease/Ground Rent

\$

Other

\$

Total Primary Housing Expense

2,534.12

Other Obligations

Negative Cash Flow (subject property)

\$

All Other Monthly Payments

80.00

Total All Monthly Payments

2,614.12

Borrower Funds to Close

Required

\$

Verified Assets

\$

Source of Funds

No. of Months Reserves

Interested Party Contributions

%

IV. Seller, Contract, and Contact Information

Seller Name

Augusta Financial, Inc.

Seller Address

25129 The Old Road, Suite 350

Santa Clarita, CA 91381

Seller No.

1

Investor Loan No.

Seller Loan No.

2021060282

Contact Name

ROMY ARVISU

Contact Title

UNDERWRITER

Contact Phone Number

661-260-2970

ext.

2283

Contact Signature

FICO - Borrower/Co-Borrower: Experian - 804/815 TransUnion - 801/805 Equifax - 799/800

INCOME: ONE FULL MONTH PAYSTUBS ENDING 6/27/22021 BI-WEEKLY 80 HRS \$5192.31 X26/12 = \$11250.00. WELL SUPPORTED BY W2S

Freddie Mac Form 1077 06/09  
Calyx Form - Transum\_2004.frm (04/2021)

Page 1 of 1

Fannie Mae Form 1008 06/09



Borrower Name: EAMER, SCOTT Loan ID: 21070045 Lender Loan ID: 21070045 CEID: 9023966

### AVAILABLE SCREENS

[Current Status](#)

[Edit Loan](#)

--- Reports ---



### BORROWER/LOAN DATA

[Report History](#)

### Exclusionary List Review

This service determines if the loan participants are excluded from receiving Federal contracts, certain subcontracts, and certain types of Federal financial and nonfinancial assistance and benefits.

#### Exclusionary List Summary

		Participants	Name / Company	LDP	GSA	FHFA-SCP	OFAC-SDN
<b>Loan Number :</b>	21070045	Borrower 1	SCOTT EAMER	PASS	PASS	PASS	PASS
<b>Property Address :</b>	615 NORTH ARDMORE AVENUE LOS ANGELES, CA 90004	Borrower 2	JENNIFER ADAMS	PASS	WARNING	PASS	PASS
<b>Base Loan Amount :</b>	424000	LoanOriginator	Augusta Financial Inc	PASS	PASS	PASS	PASS
<b>Gross Loan Amount :</b>	424000.00	LoanOriginator, LoanOfficer	Jordan Must	PASS	PASS	PASS	PASS
<b>Loan Type :</b>	Cash Out Refinance	Escrow	California Real Estate Services	PASS	PASS	PASS	PASS
<b>Property Type :</b>	SFR Detached	Escrow	Sona Shirinian	PASS	PASS	PASS	PASS
<b>Mortgage Type :</b>	Conventional	Title	WFG National Title Company	PASS	PASS	PASS	PASS
<b>Loan Term :</b>	360	Title, Other, RealEstateListing, RealEstateSelling, Attorney	Julie Alvarado	PASS	PASS	PASS	PASS
<b>Lien Status :</b>	1	LoanProcessor	Marlene Nicholas	PASS	PASS	PASS	PASS
<b>Prog. Type :</b>	Fixed	Underwriter	PENDING	PASS	PASS	PASS	PASS

#### Exclusionary Warning Details

JENNIFER ADAMS - 2 GSA Entries found.

**Note: Warnings cannot be cleared at this time. From the details provided in the results, confirm this is not your participant and print the report for the loan file.**

#### Exclusionary List Results - JENNIFER ADAMS

		Name	Source	Address	Start Date	End Date	Notes
<b>Sales Price :</b>		JENNIFER ADAMS	GSA	COLEMAN, FL 33521	09/19/2013	Indefinite	Excluded by the Department of Health and Human Services pursuant to section 1128 or other sections of the Social Security Act from participation in all Federal health care programs (the scope and effect of Federal health care program exclusions is described in 42
<b>Appraised Value :</b>	850000						
<b>Branch Code :</b>	1001						
<b>Origination Type :</b>	Retail						
<b>Primary Borrower :</b>	SCOTT EAMER						

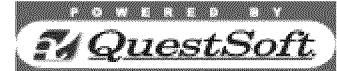


C.F.R. section  
1001.1901).

JENNIFER ADAMS	GSA	COLEMAN, FL 33521	10/30/2013	Indefinite	OPM Prohibition/Restriction
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Process Information

Date	07/16/2021 13:40:25
Version	2.0.30
Server	PRDAPP06000001



# LDP/GSA CHECKLIST

Access GSA: <https://sam.gov/content/exclusions>

Access LDP: [https://www.hud.gov/program\\_offices/general\\_counsel/limited\\_denial\\_participation\\_hud\\_funding\\_disqualifications](https://www.hud.gov/program_offices/general_counsel/limited_denial_participation_hud_funding_disqualifications)

Person/Company	Name	LDP	GSA
Borrower	Scott Eamer,	x	x
AKA	Scott D Eamer, Scott David Eamer,	x	x
Co-Borrower	Jennifer Adams,		
AKA	Jennifer C Adams, Jennifer Christy Adams, Jennifer Kirken, Jennifer C. Kirken, Jennifer Christy Kirken,		
Co-Borrower			
AKA			
Co-Borrower			
AKA			
Loan Processor	Marlene Nicholas,	x	x
Seller			
Seller			
POA for Seller			
Auth Signor for Seller			
Listing Agent			
Listing Company			
Selling Agent			
Selling Company			
Loan Officer	Jordan Must,	x	x
Loan Officer Company	Augusta Financial,	x	x
Appraiser			
Appraisal Company			
Escrow Officer	Sona Shirinian,	x	x
Escrow Company	California Real Estate Services	x	x
Title Officer	Julie Alvarado,	x	x
Title Company	WFG National Title Company	x	x

U.S. Department of  
Housing and Urban Development[About Us \(/about\)](#)[What We Do \(/topics\)](#)[Search](#)[Home \(/\)](#) [Program Offices \(/program\\_offices\)](#) [General Counsel \(/program\\_offices/general\\_counsel\)](#) / LDPList**HUD LIMITED DENIAL OF PARTICIPATION LIST**

Search using the standard web search box:

on a PC: ctrl+F

on a Mac: command+F

Open a search box, enter the name you wish to verify and hit enter. If there are no matches, the name is not on the list.

This list is current as of: 07/13/2021

HUD Limited Denial of Participation List - 1 page of 18 Records

Subject	Affiliation	Address	Scope of Disqualification	Disqualification Start Date	Disqualification End Date	Disqualification List Date	Office	Contact Person/ Email
Acosta, Lazaro		Miami, FL	All HUD Programs; Section 8 Rental Assistance Program	08/16/2016	08/15/2026	08/25/2016	Florida State Office	Carmen Trice (mailto:Carmen.Y.Trice@hud.gov)
Arenas, Ricardo aka Gonzales, Ricardo S. Arenas		North Salt Lake, UT	All Housing Programs	01/14/2021	01/13/2022	02/17/2021	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Bambrick, Joseph M.		Fredonia, KS	All HUD Programs; Section 8 Rental Assistance Program	02/04/2016	02/03/2061	02/04/2016	Kansas/Missouri State Office	Carmen Trice (mailto:Carmen.Y.Trice@hud.gov)
Banegas-Sevilla, Belkis Johanna		Houston, TX	All Housing Programs	03/02/2021	03/01/2022	04/08/2021	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Buckley Consulting Group, Inc.		Dix Hills, NY	Voluntary Abstention from All HUD Programs	03/23/2012	03/22/2022	05/29/2012	New York State Office	Eliza Lo (mailto:Eliza.Lo@hud.gov)
Buckley, William		Dix Hills, NY	Voluntary Abstention from All HUD Programs	03/23/2012	03/22/2022	05/29/2012	New York State Office	Eliza Lo (mailto:Eliza.Lo@hud.gov)
Florida Investment Realty Group		Orlando, FL	All Single Family Programs	03/30/2021	03/29/2022	06/10/2021	Atlanta HOC Office	Dorian Humphrey (mailto:Dorian.M.Humphrey@hud.gov)
Foley, Dennis		Kenosha, WI	All Housing Programs	12/15/2020	12/15/2021	01/29/2021	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Kayo-Eddie, Emily		San Diego, CA	All Housing Programs	10/31/2013	10/30/2023	02/27/2014	California State Office	Carmen Trice (mailto:Carmen.Y.Trice@hud.gov)
Lenczycki, Robert		Palm Beach Gardens, FL	All Single Family Programs	03/26/2021	03/25/2022	06/10/2021	Atlanta HOC Office	Dorian Humphrey (mailto:Dorian.M.Humphrey@hud.gov)
Lean Tech, Inc.		San Diego, CA	All Housing Programs	10/31/2013	10/30/2023	02/27/2014	California State Office	Carmen Trice (mailto:Carmen.Y.Trice@hud.gov)
Lomelli, Carolina		Altamonte Springs, FL	All Single Family Programs	03/26/2021	03/25/2022	06/10/2021	Atlanta HOC Office	Dorian Humphrey (mailto:Dorian.M.Humphrey@hud.gov)
Martinez, Analisa		Brownsville, TX	All Housing Programs	10/20/2020	10/19/2021	12/01/2020	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Menter, Donna		Houston, TX	All Housing Programs	10/20/2020	10/19/2021	12/01/2020	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Meadows, Ronald Terry		Aurora, CO	All Housing Programs	6/3/2021	6/2/2022	7/8/2021	Denver HOC Office	Laura L. Bullock (mailto:Laura.L.Bullock@hud.gov)
Narquez,Yuleisy		Orlando, FL	All Single Family Programs	03/26/2021	03/25/2022	06/10/2021	Atlanta HOC Office	Dorian Humphrey (mailto:Dorian.M.Humphrey@hud.gov)
Oluwolo, Albert		Atlanta, GA	All Single Family Programs	03/02/2021	03/01/2022	05/07/2021	Atlanta HOC Office	Valerie D. Williams (mailto:Valerie.D.Williams@hud.gov)
Rivera, Kim Gomez		Orlando, FL	All Single Family Programs	03/26/2021	03/25/2022	06/10/2021	Atlanta HOC Office	Dorian Humphrey (mailto:Dorian.M.Humphrey@hud.gov)
Rivera, Victor M.		Tampa, FL	All Single Family Programs	07/23/2020	07/22/2021	11/05/2020	Atlanta HOC Office	Valerie D. Williams (mailto:Valerie.D.Williams@hud.gov)