

## Example 1 of 3

# Accept Feedback Certificate – Primary Residence

\*\*\*\* This loan is subject to one or more fees. Please refer to the Delivery Fees Information section of the Full Feedback Certificate for details. \*\*\*\*

## LoanProspector Full Feedback Certificate

	FRED SEVEN	151-31-1111
	MARY SEVEN	151-32-2222
	<b>LP AUS Key:</b>	00481518
<b>AUS Transaction Number:</b>		71985
<b>Loan Prospector ID:</b>		L1111816
<b>Transaction ID:</b>		T1050098599
<b>Risk Class</b>	<b>Documentation Level</b>	<b>Mortgage Type</b>

Accept

Streamlined Accept

Conventional

Purchase Eligibility: **000 Freddie Mac Eligible.**

### RESULTS

<b>AUS Status:</b>	Complete	<b>Appraisal Type/MAF:</b>	Form 70
<b>Loan Processing Stage:</b>	Application/Processing	<b>MI Decision:</b>	N/A
<b>Assessment Type:</b>	Credit Only	<b>Accept Plus Eligible:</b>	N
<b>LP Version:</b>	4.0		

### CREDIT REPORT INFORMATION

**Indicator Score:**  
**Selected Repository:**  
**Selected Borrower:**  
**LP Assessment Expiration Date:**

710  
 Trans Union  
 FRED SEVEN  
 01/29/2016

Borrower	Repository	Credit Score
FRED SEVEN	Experian	775
	<b>Trans Union</b>	<b>710*</b>
MARY SEVEN	Equifax	700
	Experian	775
MARY SEVEN	<b>Trans Union</b>	<b>710*</b>
	Equifax	700

\*Selected Repositories and Underwriting Scores in the table are bolded.

### LOAN INFORMATION

**Property Address:** 1234 NW 32ND ST., GAINESVILLE, FL 32653  
**Present Address:** 1234 LINCOLN PLAZA, FAIRFAX, VA 20171

<b>Loan Application Number:</b>	TRN_RES_007	<b>Purpose of Loan:</b>	Purchase
<b>Product Type:</b>	30 Year Fixed Rate	<b>New Construction:</b>	N/A
<b>Amortization Type:</b>	Fixed	<b>Purpose of Refinance:</b>	N/A
<b>Balloon Term:</b>	N/A	<b>Affordable Product Type:</b>	N/A
<b>Amortization Months:</b>	360	<b>Offering Identifier:</b>	N/A
<b>Property Type:</b>	Single Family Attached	<b>Intended Use of Property:</b>	Primary Residence
<b>Number of Units:</b>	1	<b>Cash Out Amount:</b>	N/A
<b>Interest Rate:</b>	5.0000%	<b>Loan Amount:</b>	\$ 64,000.00
<b>ARM Qualifying Rate:</b>	N/A	<b>Subordinate Amount:</b>	N/A
<b>LTV:</b>	64.00%	<b>Purchase Price:</b>	\$ 100,000.00
<b>TLTV:</b>	64.00%	<b>Estimated Value of Property:</b>	\$ 100,000.00
<b>HTLTV:</b>	64.00%	<b>Total Monthly Income:</b>	\$ 3,599.80
<b>Housing Ratio:</b>	14%	<b>Total Monthly Debt:</b>	\$ 1,100.00
<b>Debt Ratio:</b>	14%	<b>Reserves:</b>	\$ 3,500.00
<b>Occupant Housing Ratio:</b>	14%	<b>Proposed Housing (PITI):</b>	\$ 500.00
<b>Occupant Debt Ratio:</b>	14%	<b>Present Housing Expense:</b>	\$ 600.00
<b>Negative Amortization Type:</b>	N/A	<b>Max Mortgage Limit:</b>	N/A
<b>Temporary Subsidy Buydown:</b>	N/A	<b>Sales Concessions:</b>	N/A

## TRANSACTION INFORMATION

<b>Originating Company:</b>	Cybertek Test 2	<b>Date /Time Requested:</b>	11/12/2015 11:03:20
<b>Submitting Company:</b>	Cybertek Test 2	<b>Date /Time Assessed:</b>	11/12/2015 11:03:21
<b>Seller Number:</b>	000601	<b>Number of Submissions:</b>	04
<b>TPO Number:</b>	N/A	<b>NOTP Number:</b>	N/A

## CREDIT INFORMATION

## LOAN PROCESSING INFORMATION

- 4B 710 is the Loan Prospector Indicator Score from Trans Union for FRED SEVEN.
- Y0 119881.00 is the HVE point value estimate of the subject property.
- Y1 0.067 is the HVE Forecast Standard Deviation of the HVE point value estimate of the subject property.
- Y2 High is the HVE Confidence Level of the HVE point value estimate of the subject property.

- Y4 Home Value Explorer (HVE) point value estimates provided by Freddie Mac. HVE estimates are calculated using models and techniques proprietary to Freddie Mac, are not appraisals and do not indicate Freddie Mac's acceptance of the appraised value or purchase price entered for the subject property. Lender is responsible for the property appraisal and appraisal representations and warranties, regardless of the HVE estimate. Visit [FreddieMac.com/valuation](http://FreddieMac.com/valuation) for details.
- Y5 The percentage difference between the estimated/appraised value or purchase price and the HVE point value estimate of the subject property is -20%.
- TV LP Assessment Expiration Date for FRED SEVEN is 01/26/2016.
- TW LP Assessment Expiration Date for MARY SEVEN is 01/26/2016.
- VM 417000.00 is the maximum super conforming loan limit allowed for a 1-unit property located in ALACHUA County, FL
- G2 This loan was submitted with \$28123.58 in gift funds.
- G0 This loan was submitted with \$19878.37 in depository accounts (checking, savings and/or money market).
- G3 This loan was submitted with \$5768.32 in stocks and/or bonds.
- 6F -----Address Information-----
- 5X Address entered matched to: 1234 NW 32ND ST, GAINESVILLE FL 32653, Alachua COUNTY. Please confirm accuracy.
- ZB An update of the original appraisal is required within 120 days before the effective date of the permanent financing.
- Applicable Credit Warranties & Waivers -----
- D2 Credit Warranty: Not required to determine the borrower's willingness to repay or an acceptable credit reputation is evidenced.
- A5 Ratio Warranty: Not required to determine if the borrower's primary housing expense-to-income and total obligation-to-income ratios meet Freddie Mac requirements.
- Applicable Collateral Warranties & Waivers -----
- 41 -----Minimum Assessment Feedback (MAF)-----
- L5 Form 70 is minimum assessment required for sale to Freddie Mac.
- Documentation Guidelines -----
- EW Seller is responsible for documenting and underwriting all Mortgages in accordance with the requirements of the Single-Family Seller/Servicer Guide and/or Master Agreement.

## EU -----Employment and Income Information-----

- 1K Signed IRS Form 4506-T: Any borrower, whose income is used to qualify, must sign IRS Form 4506-T at both application and on the Note Date. If the signed IRS Form 4506-T from application is submitted to the IRS, and transcripts are received back from the IRS, the requirement to obtain an additional borrower signed IRS Form 4506-T on the Note Date is not required.
- CV Employment/base income for FRED SEVEN must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year. Employment/base income for MARY SEVEN must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year.
- CZ A verbal VOE for JOHN SEVEN is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. A verbal VOE for MARY SEVEN is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.

## EV -----Assets and Reserves-----

- QE No reserves are required.
- CN Checking, savings, certificate of deposit, or money market accounts: For each account required for Borrower Funds and/or reserves, obtain an account statement covering a 1-month period or a direct verification.
- OL Stocks, bonds and mutual funds: For each account required for Borrower Funds and/or reserves, obtain a stock or brokerage account statement covering a 1-month period or direct account verification. If the Borrower does not receive a statement, provide a copy of the stock certificate and the current stock prices from a published source.
- OS If the following assets are required for Borrower Funds, include evidence of liquidation: Stock, Amt: \$5,768, Holder: B105 #1 Stock.
- B8 If gift funds are from a Related Person: For each gift required for Borrower Funds and/or reserves, obtain a gift letter signed by donor stating donor's name, that funds are given by a Related Person and do not have to be repaid, including: donor's mailing address, phone number, and gift amount. Provide evidence the funds have been deposited in the Borrower's account or transferred from donor to Borrower. A gift of equity must be reflected on the Settlement/Closing Disclosure Statement.
- NW If gift funds are from an Agency: For each gift or grant required for Borrower Funds, obtain documentation identifying donor's mailing address, establishing funds were provided by an Agency with an established gift/grant program, that the funds do not have to be repaid and were received by the Borrower or by the Seller on the Borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the Borrower.
- 3X Document the source of funds for any single deposit that exceeds \$1,799.90, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit. Document the source of funds for a deposit of any amount on the Borrower's account statement if there is an indication that the funds are borrowed or not from an eligible source.

## ----- Loan Processing Remarks -----

- ZK Owner-Occupied or Second Home Property: Financing concessions cannot exceed nine percent of value.

- 4D The net purchase price is calculated by subtracting the sales concessions from the gross purchase price.
- HT -----Delivery Fees Information-----
- V7 This loan may be subject to an Indicator Score/Loan-to-Value ratio delivery fee.
- HR Check your rate sheet for pricing information. Delivery fees listed are identified based upon the information submitted. Some of the delivery fees may not be applicable, or other delivery fees may apply due to (a) additional information about the Mortgage or the borrowers; (b) correction of erroneous information submitted about the Mortgage or the borrowers; (c) Master Commitment terms; or (d) Purchase Document terms.
- G6 -----Credit and Liabilities-----
- NA The following debt(s) was submitted as paid off and/or excluded and is therefore omitted from the debt-to-income (DTI) ratio; include evidence to support omission in the mortgage file: Creditor: N/A, Acct: \*\*\*1111, Bal: \$61,561; Creditor: I #1 Installment Loa, Acct: \*\*\* Num, Bal: \$1,150.
- NJ One or more properties were submitted with a property disposition of Sold on the Schedule of REO and the associated payments were omitted from the debt-to-income (DTI) ratio. Include evidence to support omission in the mortgage file.
- AN -----Documentation Alternatives-----
- 6E -----Affordable Product Information-----
- JT This loan meets Home Possible income limits based on property location for address entered. If you choose to deliver this loan as a Home Possible loan, it must meet all requirements of the Home Possible product selected.

**Notice:** This feedback certificate is not a replacement or substitution for the requirements and information set forth in the Freddie Mac Single-Family Seller/Servicer Guide and/or Master Agreement.

**Please Note:** N/A indicates that the particular value does not apply for this loan.

## Example 2 of 3

### Accept Feedback Certificate – Second Home

\*\*\*\* This loan is subject to one or more fees. Please refer to the Delivery Fees Information section of the Full Feedback Certificate for details. \*\*\*\*

#### LoanProspector Full Feedback Certificate

	JOHN EIGHT	151-31-1111
	JANE EIGHT	151-32-2222
	<b>LP AUS Key:</b>	00481686
<b>AUS Transaction Number:</b>		72244
<b>Loan Prospector ID:</b>		L1111844
<b>Transaction ID:</b>		T1050098639
<b>Risk Class</b>	<b>Documentation Level</b>	<b>Mortgage Type</b>
<b>Accept</b>	<b>Streamlined Accept</b>	<b>Conventional</b>

Purchase Eligibility: **000 Freddie Mac Eligible.**

#### RESULTS

<b>AUS Status:</b>	Complete	<b>Appraisal Type/MAF:</b>	Form 70
<b>Loan Processing Stage:</b>	Application/Processing	<b>MI Decision:</b>	N/A
<b>Assessment Type:</b>	Credit Only	<b>Accept Plus Eligible:</b>	N
<b>LP Version:</b>	4.0		

#### CREDIT REPORT INFORMATION

**Indicator Score:** 710  
**Selected Repository:** Trans Union  
**Selected Borrower:** JANE EIGHT  
**LP Assessment Expiration Date:** 01/16/2016

Borrower	Repository	Credit Score
JOHN EIGHT	Experian Trans Union <b>Equifax</b>	783 N/A <b>802*</b>
JANE EIGHT	Experian <b>Trans Union</b> Equifax	775 <b>710*</b> 700

\*Selected Repositories and Underwriting Scores in the table are bolded.

#### LOAN INFORMATION

**Property Address:** 1234 NW 32ND ST., GAINESVILLE, FL 32653  
**Present Address:** 1234 LINCOLN PLAZA, FAIRFAX, VA 20171

<b>Loan Application Number:</b>	TRN_RES_007	<b>Purpose of Loan:</b>	Purchase
<b>Product Type:</b>	15 Year Fixed Rate	<b>New Construction:</b>	N/A
<b>Amortization Type:</b>	Fixed	<b>Purpose of Refinance:</b>	N/A
<b>Balloon Term:</b>	N/A	<b>Affordable Product Type:</b>	N/A
<b>Amortization Months:</b>	180	<b>Offering Identifier:</b>	N/A
<b>Property Type:</b>	Single Family Attached	<b>Intended Use of Property:</b>	Secondary Residence
<b>Number of Units:</b>	1	<b>Cash Out Amount:</b>	N/A
<b>Interest Rate:</b>	5.0000%	<b>Loan Amount:</b>	\$ 64,000.00
<b>ARM Qualifying Rate:</b>	N/A	<b>Subordinate Amount:</b>	N/A
<b>LTV:</b>	64.00%	<b>Purchase Price:</b>	\$ 100,000.00
<b>TLTV:</b>	64.00%	<b>Estimated Value of Property:</b>	\$ 100,000.00
<b>HTLTV:</b>	64.00%	<b>Total Monthly Income:</b>	\$ 3,599.80
<b>Housing Ratio:</b>	14%	<b>Total Monthly Debt:</b>	\$ 1,610.00
<b>Debt Ratio:</b>	45%	<b>Reserves:</b>	\$ 4,500.00
<b>Occupant Housing Ratio:</b>	14%	<b>Proposed Housing (PITI):</b>	\$ 600.00
<b>Occupant Debt Ratio:</b>	45%	<b>Present Housing Expense:</b>	\$ 500.00
<b>Negative Amortization Type:</b>	N/A	<b>Max Mortgage Limit:</b>	N/A
<b>Temporary Subsidy Buydown:</b>	N/A	<b>Sales Concessions:</b>	N/A

## ----- TRANSACTION INFORMATION -----

<b>Originating Company:</b>	Cybertek Test 2	<b>Date /Time Requested:</b>	11/12/2015 11:03:20
<b>Submitting Company:</b>	Cybertek Test 2	<b>Date /Time Assessed:</b>	11/12/2015 11:03:21
<b>Seller Number:</b>	000601	<b>Number of Submissions:</b>	04
<b>TPO Number:</b>	N/A	<b>NOTP Number:</b>	N/A

## =====

## CREDIT INFORMATION

## =====

## =====

## LOAN PROCESSING INFORMATION

## =====

- 4B 710 is the Loan Prospector Indicator Score from Trans Union for JANE EIGHT.
- Y0 119881.00 is the HVE point value estimate of the subject property.
- Y1 0.067 is the HVE Forecast Standard Deviation of the HVE point value estimate of the subject property.
- Y2 High is the HVE Confidence Level of the HVE point value estimate of the subject property.

- Y4 Home Value Explorer (HVE) point value estimates provided by Freddie Mac. HVE estimates are calculated using models and techniques proprietary to Freddie Mac, are not appraisals and do not indicate Freddie Mac's acceptance of the appraised value or purchase price entered for the subject property. Lender is responsible for the property appraisal and appraisal representations and warranties, regardless of the HVE estimate. Visit [FreddieMac.com/valuation](http://FreddieMac.com/valuation) for details.
- Y5 The percentage difference between the estimated/appraised value or purchase price and the HVE point value estimate of the subject property is -20%.
- TV LP Assessment Expiration Date for JOHN EIGHT is 01/16/2016.
- TW LP Assessment Expiration Date for JANE EIGHT is 01/16/2016.
- VM 417000.00 is the maximum super conforming loan limit allowed for a 1-unit property located in ALACHUA County, FL
- G2 This loan was submitted with \$28123.58 in gift funds.
- G0 This loan was submitted with \$19878.37 in depository accounts (checking, savings and/or money market).
- G3 This loan was submitted with \$5768.32 in stocks and/or bonds.
- 6F -----Address Information-----
- 5X Address entered matched to: 1234 NW 32ND ST, GAINESVILLE FL 32653, Alachua COUNTY. Please confirm accuracy.
- ZB An update of the original appraisal is required within 120 days before the effective date of the permanent financing.
- Applicable Credit Warranties & Waivers -----
- D2 Credit Warranty: Not required to determine the borrower's willingness to repay or an acceptable credit reputation is evidenced.
- A5 Ratio Warranty: Not required to determine if the borrower's primary housing expense-to-income and total obligation-to-income ratios meet Freddie Mac requirements.
- Applicable Collateral Warranties & Waivers -----
- 41 -----Minimum Assessment Feedback (MAF)-----
- L5 Form 70 is minimum assessment required for sale to Freddie Mac.
- Documentation Guidelines -----
- EW Seller is responsible for documenting and underwriting all Mortgages in accordance with the requirements of the Single-Family Seller/Servicer Guide and/or Master Agreement.



## EU -----Employment and Income Information-----

- 1K Signed IRS Form 4506-T: Any borrower, whose income is used to qualify, must sign IRS Form 4506-T at both application and on the Note Date. If the signed IRS Form 4506-T from application is submitted to the IRS, and transcripts are received back from the IRS, the requirement to obtain an additional borrower signed IRS Form 4506-T on the Note Date is not required.
- CV Employment/base income for JOHN EIGHT must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year. Employment/base income for JANE EIGHT must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year.
- CZ A verbal VOE for JOHN EIGHT is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. A verbal VOE for JANE EIGHT is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.

## EV -----Assets and Reserves-----

- U7 Verify no less than \$1,200.00 in reserves. This amount includes 2 months of reserves required when the subject property is a second home. Verify ADDITIONAL 2 months of reserves for each other second home and 1- to 4-unit Investment Property: (i) that is financed, and (ii) in which the Borrower has an ownership interest or on which the Borrower is obligated.
- CN Checking, savings, certificate of deposit, or money market accounts: For each account required for Borrower Funds and/or reserves, obtain an account statement covering a 1-month period or a direct verification.
- OL Stocks, bonds and mutual funds: For each account required for Borrower Funds and/or reserves, obtain a stock or brokerage account statement covering a 1-month period or direct account verification. If the Borrower does not receive a statement, provide a copy of the stock certificate and the current stock prices from a published source.
- OS If the following assets are required for Borrower Funds, include evidence of liquidation: Stock, Amt: \$5,768, Holder: B105 #1 Stock.
- B8 If gift funds are from a Related Person: For each gift required for Borrower Funds and/or reserves, obtain a gift letter signed by donor stating donor's name, that funds are given by a Related Person and do not have to be repaid, including: donor's mailing address, phone number, and gift amount. Provide evidence the funds have been deposited in the Borrower's account or transferred from donor to Borrower. A gift of equity must be reflected on the Settlement/Closing Disclosure Statement.
- NW If gift funds are from an Agency: For each gift or grant required for Borrower Funds, obtain documentation identifying donor's mailing address, establishing funds were provided by an Agency with an established gift/grant program, that the funds do not have to be repaid and were received by the Borrower or by the Seller on the Borrower's behalf. Examples of acceptable documentation include copies of grant program materials, award letters or terms and conditions provided to the Borrower.
- 3X Document the source of funds for any single deposit that exceeds \$1,799.90, which is 50% of the total monthly qualifying income OR reduce the asset amount by the unverified deposit and resubmit. Document the source of funds for a deposit of any amount on the Borrower's account statement if there is an indication that the funds are borrowed or not from an eligible source.

## ----- Loan Processing Remarks -----

- ZK Owner-Occupied or Second Home Property: Financing concessions cannot exceed nine percent of value.
- 2E Each Borrower individually and all Borrowers collectively must not own and/or be obligated on more than four 1-to-4-unit financed properties, including the subject property. Ownership of commercial or multifamily (5 or more units) real estate is not included in this limitation.
- 4D The net purchase price is calculated by subtracting the sales concessions from the gross purchase price.
- HT -----Delivery Fees Information-----
- HR Check your rate sheet for pricing information. Delivery fees listed are identified based upon the information submitted. Some of the delivery fees may not be applicable, or other delivery fees may apply due to (a) additional information about the Mortgage or the borrowers; (b) correction of erroneous information submitted about the Mortgage or the borrowers; (c) Master Commitment terms; or (d) Purchase Document terms.
- G6 -----Credit and Liabilities-----
- AN -----Documentation Alternatives-----
- 6E -----Affordable Product Information-----
- JT This loan meets Home Possible income limits based on property location for address entered. If you choose to deliver this loan as a Home Possible loan, it must meet all requirements of the Home Possible product selected.

**Notice:** *This feedback certificate is not a replacement or substitution for the requirements and information set forth in the Freddie Mac Single-Family Seller/Servicer Guide and/or Master Agreement.*

**Please Note:** *N/A indicates that the particular value does not apply for this loan.*

## Example 3 of 3

# Accept Feedback Certificate – Investment Property

\*\*\*\* This loan is subject to one or more fees. Please refer to the Delivery Fees Information section of the Full Feedback Certificate for details. \*\*\*\*

## LoanProspector Full Feedback Certificate

JERRY NINE 123-45-6789  
 JACKI NINE 987-65-4321  
 LP AUS Key: 00481515  
 AUS Transaction Number: 71959  
 Loan Prospector ID: L1111812  
 Transaction ID: T1050098574

Risk Class

Documentation Level

Mortgage Type

Accept

Streamlined Accept

Conventional

Purchase Eligibility: 000 Freddie Mac Ineligible.

Purchase Restriction: LF The reported reserves of \$2,001.00 are insufficient to cover 6 months of reserves (\$3,000.00) required when the subject property is an Investment Property.

### RESULTS

AUS Status: Complete  
 Loan Processing Stage: Final Disposition  
 Assessment Type: Credit Only  
 LP Version: 4.0

Appraisal Type/MAF: Form 70  
 MI Decision: N/A  
 Accept Plus Eligible: N

### CREDIT REPORT INFORMATION

Indicator Score: 802  
 Selected Repository: Equifax  
 Selected Borrower: JERRY NINE  
 LP Assessment Expiration Date: 01/29/2016

Borrower	Repository	Credit Score
JERRY NINE	Experian Trans Union <b>Equifax</b>	783 N/A <b>802*</b>
JACKI NINE	Experian Trans Union <b>Equifax</b>	783 N/A <b>802*</b>

\*Selected Repositories and Underwriting Scores in the table are bolded.

### LOAN INFORMATION

Property Address: 1234 PLATTE DRIVE, FAIRPLAY, CO 80440  
 Present Address: 1234 Platte Drive, Fairplay, CO 80440

<b>Loan Application Number:</b>	TRN_RES_007	<b>Purpose of Loan:</b>	Regular Refinance
<b>Product Type:</b>	30 Year Fixed Rate	<b>New Construction:</b>	N/A
<b>Amortization Type:</b>	Fixed	<b>Purpose of Refinance:</b>	No Cash-Out Refi
<b>Balloon Term:</b>	N/A	<b>Affordable Product Type:</b>	N/A
<b>Amortization Months:</b>	360	<b>Offering Identifier:</b>	N/A
<b>Property Type:</b>	Single Family Attached	<b>Intended Use of Property:</b>	Investment Property
<b>Number of Units:</b>	1	<b>Cash Out Amount:</b>	N/A
<b>Interest Rate:</b>	7.0000%	<b>Loan Amount:</b>	\$ 50,000.00
<b>ARM Qualifying Rate:</b>	N/A	<b>Subordinate Amount:</b>	N/A
<b>LTV:</b>	50.00%	<b>Purchase Price:</b>	N/A
<b>TLTV:</b>	50.00%	<b>Estimated Value of Property:</b>	\$ 100,000.00
<b>HTLTV:</b>	50.0%	<b>Total Monthly Income:</b>	\$ 28,000.00
<b>Housing Ratio:</b>	2%	<b>Total Monthly Debt:</b>	\$ 1,080.00
<b>Debt Ratio:</b>	4%	<b>Reserves:</b>	\$ 2,001.00
<b>Occupant Housing Ratio:</b>	N/A	<b>Proposed Housing (PITI):</b>	\$ 500.00
<b>Occupant Debt Ratio:</b>	N/A	<b>Present Housing Expense:</b>	\$ 600.00
<b>Negative Amortization Type:</b>	N/A	<b>Max Mortgage Limit:</b>	N/A
<b>Temporary Subsidy Buydown:</b>	N/A	<b>Sales Concessions:</b>	N/A

## TRANSACTION INFORMATION

<b>Originating Company:</b>	Cybertek Test 2	<b>Date /Time Requested:</b>	11/12/2015 11:03:20
<b>Submitting Company:</b>	Cybertek Test 2	<b>Date /Time Assessed:</b>	11/12/2015 11:03:21
<b>Seller Number:</b>	000601	<b>Number of Submissions:</b>	04
<b>TPO Number:</b>	N/A	<b>NOTP Number:</b>	N/A

## CREDIT INFORMATION

## LOAN PROCESSING INFORMATION

4B 802 is the Loan Prospector Indicator Score from Trans Union for JACKI NINE.

Y3 Unable to determine the HVE point value estimate for the submitted address.

TV LP Assessment Expiration Date for JERRY NINE is 01/29/2016.

TW LP Assessment Expiration Date for JACKI NINE is 01/29/2016.

VM 424350.00 is the maximum super conforming loan limit allowed for a 1-unit property located in PARK County, CO

- G0 This loan was submitted with \$11000.00 in depository accounts (checking, savings and/or money market).
- G4 This loan was submitted with \$28000.00 in retirement accounts.
- 6F -----Address Information-----
- 5X Address entered matched to: 1234 PLATTE DRIVE, FAIRPLAY, CO 80440, Park COUNTY. Please confirm accuracy.
- ZB An update of the original appraisal is required within 120 days before the effective date of the permanent financing.
- Applicable Credit Warranties & Waivers -----
- D2 Credit Warranty: Not required to determine the borrower's willingness to repay or an acceptable credit reputation is evidenced.
- A5 Ratio Warranty: Not required to determine if the borrower's primary housing expense-to-income and total obligation-to-income ratios meet Freddie Mac requirements.
- Applicable Collateral Warranties & Waivers -----
- 41 -----Minimum Assessment Feedback (MAF)-----
- L5 Form 70 is minimum assessment required for sale to Freddie Mac.
- Documentation Guidelines -----
- EW Seller is responsible for documenting and underwriting all Mortgages in accordance with the requirements of the Single-Family Seller/Servicer Guide and/or Master Agreement.
- EU -----Employment and Income Information-----
- 1K Signed IRS Form 4506-T: Any borrower, whose income is used to qualify, must sign IRS Form 4506-T at both application and on the Note Date. If the signed IRS Form 4506-T from application is submitted to the IRS, and transcripts are received back from the IRS, the requirement to obtain an additional borrower signed IRS Form 4506-T on the Note Date is not required.
- CV Employment/base income for JERRY NINE must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year. Employment/base income for JACKI NINE must be supported by a YTD paystub documenting at least 30 days of income and W-2s for the most recent tax year OR a written VOE covering the most recent year.
- CZ A verbal VOE for JERRY NINE is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date. A verbal VOE for JACKI NINE is required from each employer for which income is used to qualify. If a verbal VOE cannot be obtained, obtain a written VOE or third-party VOE. The VOE must be dated no more than 10 Business Days prior to the Note Date or after the Note Date but prior to the Delivery Date.

EV -----Assets and Reserves-----

E5 Verify no less than \$3,000.00 in reserves. This amount includes 6 months of reserves required when the subject property is an Investment Property. Verify ADDITIONAL 2 months of reserves for each other second home and 1- to 4-unit Investment Property: (i) that is financed, and (ii) in which the Borrower has an ownership interest or on which the Borrower is obligated.

CN Checking, savings, certificate of deposit, or money market accounts: For each account required for Borrower Funds and/or reserves, obtain an account statement covering a 1-month period or a direct verification.

Y8 Retirement: For each account required for Borrower Funds and/or reserves, obtain an account statement covering a 1-month period or direct account verification. For employer plans, document the vested balance and that Borrower is permitted to make withdrawals regardless of employment status. If using for reserves, use up to 70% of the vested amount minus outstanding loans OR the vested amount less outstanding loans and minimum federal income tax withholdings required by the IRS.

OS If the following assets are required for Borrower Funds, include evidence of liquidation: RetirementFund, Amt: \$28,000, Holder: B108 #1 Retire Funds

NY Document the source of funds for a deposit of any amount on the Borrower's account statement if there is an indication that the funds are borrowed or not from an eligible source.

----- Loan Processing Remarks -----

2E Each Borrower individually and all Borrowers collectively must not own and/or be obligated on more than four 1-to-4-unit financed properties, including the subject property. Ownership of commercial or multifamily (5 or more units) real estate is not included in this limitation.

HT -----Delivery Fees Information-----

MB This loan is subject to an investment property (non-owner occupied) mortgage fee.

HR Check your rate sheet for pricing information. Delivery fees listed are identified based upon the information submitted. Some of the delivery fees may not be applicable, or other delivery fees may apply due to (a) additional information about the Mortgage or the borrowers; (b) correction of erroneous information submitted about the Mortgage or the borrowers; (c) Master Commitment terms; or (d) Purchase Document terms.

J7 This loan may be subject to an Indicator Score/Loan-To-Value Ratio delivery credit.

G6 -----Credit and Liabilities-----

AN -----Documentation Alternatives-----

**Notice:** This feedback certificate is not a replacement or substitution for the requirements and information set forth in the Freddie Mac Single-Family Seller/Service Guide and/or Master Agreement.

**Please Note:** N/A indicates that the particular value does not apply for this loan.