

EXAMPLE OF MONTHLY CLOSING SPREADSHEET

Last Name	Street/Town	Closing Date	Closing Time	Closing Date/Approval Date	Cond. Rec.	CTC	Risk	Purch Amt	Aura Amt	Payoffs In	Closing Cost Credits	Grant	Hold	Units	REQ/SS	# Days Hud Approval	Aura Share Apprec	NSP Agent?	Attorney	Bank	Title R	MLC	Smoke S	Smoke R	Water S	Water R	HazB O	HazB R	P&S	SS Approval	Title V	6D	Trust	Docs Sent	VOE	Closer	Comments/Issues					
		10/12/2012	1:00pm	10/30/2012	9/28/2012	10/5/2012		155,000	45,500	NA	700	NA	B-B	1	SS	5 days	19%	NA	Karen/Vilas	Midfirst (FHA)	Need update	X	22-Aug	X	X	X	4-Oct	X	NA	X	NA	NA			9-Oct		G	10/5-CTC CA. 9/27 received updated docs. File to Sundee. Ca. 9/26. Requested updated docs.Ca. Conditions received. File to Sundee. conditions ordered. Added 7/26				
		10/12/2012	2:00pm	10/12/2012	10/11/2012	10/11/2012		78,200	11,800	NA	NA	B-B	1	SS	48 hours	33%	NA	Vilas	Sovereign	X		X	18-Sep	X	24-Sep	X	X	X	NA	X	NA	NA	NA		11-Oct		G	Ca. 10/11.Redisclose, voe done. file back to Greg.10/11 CTC 10/10 Borrower will put more money down gift from family-need extension for time to obtain documentation 10/4 Sundee Post UW, need to review w/Rachael & Sharon. CA. 9/27-received voe, waitingfor bank statement printout. -Carola called today 9/21-OTI issue-need written VOE and liquid assets CA. 9/20. Updated docs received, File to Sundee. Added 9/12 Arms Length Affidavit				
		10/15/2012	4:00pm	NA	10/3/2012	10/11/2012			85,000	NA	7,513	N	Aura Only	3	SS	72 hours	TBD	NA	Vilas	BOA	X	X	13-Sep	X	X	X	X	X	NA	X	NA	NA	NA		11-Oct	asked Carola on 10/11	E	Ca. 10/11. Redisclosed, voes done, file to Elpida.10/11/CTC 10/5 CTC Ca. 10/2. Clear conditions file to Greg. Water will be faxed on 10/11				
		10/16/2012	TBD	10/12/2012	10/3/2012	10/10/2012		153,550	73,450	NA	6,540	NA	Hold	1	REO	5 days	55%	NA	Vilas	BOA	X	asked Beth on 9/21-have verbal	17-Sep	X	20-Sep	X	X	X	X	NA	NA	NA	NA	NA		prelim docs sent on 10/9	NA	E	10/10 CTC 10/3 Sundee post UW-needs to be fully disclosed Ca. 9/11 conditions received. File to Sundee. BOR will get estimates for the roof before Sundee can post UW - will do the holdback. Gave BOR Dan Ricci's			
		10/17/2012		10/29/2012 & 11/9/2012	10/3/2012	10/2/2012		160,000	56,000	4,131	5,869	NA	B-B	1	SS	5 days	44%	NA	Vilas	Ocwen/SLS	X		expires 11/7	X	X	X	X	X	NA	X	NA	NA	NA		docs sent on 10/10	10-Oct	E	Ca. 10/11 voes done. 10/2 CTC CA. 10/2 docs received. File to Greg. Ca. 9/26 ordered updated docs. 9/26 File back to Carola for updated docs 8/24 CTC.				
		10/18/2012		10/19/2012	9/6/2012	10/5/2012		\$ 199,900	\$ 56,800	TBD	TBD	TBD	B-B	1	REO	5 days	TBD	NA	Vilas	Wells Fargo	X		21-Sep	X	broker			X	X	X	NA	NA	NA	YES			E	Ca. 10/11. Received some updates, still missing a few. will fax next week. Ca. 10/9, requested update docs. 10/5 Sundee post UW-need mortgage statement 9/27- Called borrower and left a msg. Need clarifications. 9/19 ON HOLD-Sundee reviewed file to see if tax liens can be added to loan. Need to check income with Jamila and need to see if qualifies for NSP3 and if not discuss file with Rachael and Sharon before moving forward due to market value. conditions received. File to Sundee 9/6/12. release deed in the file and efolder/broker will provide paid receipt for water bill / trust docs in the file and e-folder. BOR has not sent conditions as of 10/11				
		10/18/2012		10/25/2012	10/2/2012	10/9/2012		90,000	30,000		1,000		B-B	condo	SS	24 hours	39%	NA	Vilas	BB&T	X		24-Sep	X	NA	NA	11-Oct		NA	X	NA	Need	NA			G	CA 9/21 received conditions, file to Sundee. Added 9/12. Notified client of closing requirements 9/12. SC working on title issue as of 9/18. \$4,419.90 for condo fees, NSP as SA pays condo assn attys					
		10/18/2012		10/19/2012	10/4/2012	10/11/2012		180000	55000	NA		NSP-45000	Hold for NSP funding	3	REO	5	TBD	NA	Vilas	Sovereign	need updated		15-Oct		broker			NA because of the grant		X	NA	NA	NA	YES			E	spoke to BOR re: the trust. It will not be a back to back because of the grant approval - broker (Christina Ridge) will obtain smoke cert and water				
		10/18/2012	M	11/15/2012	10/11/2012	10/12/2012	M	\$ 93,000	\$ 32,000	TBD	\$ 3,000	NA	B-B	1	SS	1/5/1900	TBD	NA	Vilas	Chase	X		11-Oct		11-Oct		4-Oct		X	NA	NA	NA	NA			G	10/10 SAK spoke with B. who will provide updated docs Friday and tell us how much more money can bring to closing Ca 9/27. Requested updated docs. Added 9/26. Needs to bring insurance premium to closing for escrow. Arms Length Affidavit					
		10/18/2012	TBD	10/30/2012	10/9/2012	10/15/2012		132000	42000	TBD	TBD	NSP-38250	Hold for NSP funding	1	REO	5	TBD	NA		Mass Housing	asked Beth on 10/9	broker	broker				NA because of the grant		X	NA	NA	X	YES			E	Ca. 10/9. received updated docs, mail NSP form to borrower. Ca. 9/25. requested updated docs. Added 9/25-P&S signed by NSP sent on 9/27. talked to BOR about the trust and homebuyer's classes. Release deed in the file					
		10/22/2012		NA	10/15/2012	10/16/2012		NA	57,600	NA	NA	NA	Aura only	condo	REO	5 days	TBD	N	Vilas	FNMA	X	O	expires 11/4	X	NA	NA	X	X	NA	NA	NA	Expired 7/31	YES			E	9/10 Rachael gave Sundee file to review income - 8/8/Borrower brought tax returns for 2011. Still Missing coborrowers updated docs.8/8/ coborrower back to work 8/6/12- paystubs not available until 2 weeks from now. Borrower missing tax and business returns. Have Trust Docs.					
		10/25/2012	TBD	TBD	10/11/2012	10/15/2012	M	130,000	40,000	NA	4,000	AG-7000	B-B	1	REO	5 days	42%	TBD	Vilas	Chase	X	O-8/21	Passed, client faxing it			Client working on it		Client working on it	Need	NA	NA	NA	TBD			G	Ca. 10/9 received some updated docs, requested missing docs. Ca. 10/4. 3rd time calling borrower for updates. Added 8/21-Need P&S. Contacted client re: closing 10/4.					
		10/25/2012	TBD	NA	10/3/2012	10/17/2012		NA	57000	NA		NA	Aura only	1	NA	NA	TBD		Vilas	na			Client working on it		Client working on it		client working on it		NA	NA	NA	NA			G	CA. 10/3. Docs received. File to Sundee Ca. 9/26. Requested updated docs. Contacted client re: loan closing regs 9/25. CA Received Docs- file to Sundee						
		10/25/2012	TBD	NA	10/11/2012	10/16/2012		NA	9000 (borrower was tenant)				Aura only	1		NA	TBD	FNMA	Vilas	X	X		2-Oct	X	NA (Well)	NA (Well)	2-Oct	X	NA	NA	NA	NA			G	10/10 B. will bring updated docs on Mon. 10/15 10/9 SAK called and emailed borrower for conditions CA. 10/4 2nd time requested conditions. Ca. 9/26. Requested updated docs.						
		10/25/2012		NA	10/12/2012	10/16/2012			42,250	7000 execution	4,958	NA	Aura Only	1	SS	5 days	TBD	NA	Vilas	SLS/BOA	X	X	expires 10-28	X	19-Oct				NA	X	NA	NA	NO			E						
		10/25/2012	TBD	11/19/2012	10/11/2012	10/12/2012		227,000	TBD	TBD	TBD	NA	B-B	3	SS	5 days	TBD	YES	Vilas	Ocwen	X		4-Oct	X	4-Oct	X		client working on it		NA	X	NA	NA	NA		G	Ca. 10/11. Received conditions, file to Sundee, recommended for denial. Added 10/10					

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		10/25/2012		Need updated payoffs			M	NA	138,000	TBD	TBD	NA	Aura only	1	NA	5 days	NA-exception	NA	Vilas	Chase/Citizens/City of Boston	X		NA	NA	NA	NA	X	X	NA	NA	NA	NA	NA				G	Ca. 10/3. Received docs, file to Sundee CA. 9/27. follow up on payoffs, per bor. he will call bank again. CA. 9/14, updated docsreceived, file to Sundee. Ca. 9/10 updated docs ordered.9/10-Gave file to Carola to obtain updated income and asset docs-Refinance-Need updated payoffs for Chase and Citizens. Contacted client about insurance-GH 9/5			
		10/26/2012		10/15/2012	9/26/2012	10/10/2012		78,500	26,000	NA	3,500	NA	B-B	condo	SS	5 days	40%	NA	Vilas	Chase Wells Fargo	X	X	3-Oct	X	NA	NA	X	X	NA	X	NA		Incomplete		3-Oct		G	10/10 CTC 10/2 Sundee completed post UW-need smoke cert & 60 Borrower has original POA for son as of 9/4. Remind Vilas about POA when sending docs. Borrower is married. Arms Length Affidavit. 60 incomplete & husband must attend closing -- requested extension 10/10			
		10/29/2012		TBD	10/15/2012	10/18/2012	M	174,597	56,750	NA	5,000	NA	B-B	1	REO	5 days	36%	NA	Vilas		Need update	O-8/23							Need	NA	NA	NA	TBD			G	9/4 Carola gave to Sundee to post UW-Need P&S				
																																						9/19-On Hold-Need NSP3 funding Ca 9/19: Received updated docs. File to Sundee.Wants to vest tenancy in common. Insurance policy expires in 10/2012 so BOR will bring check for the premium at closing. occupancy inspection on 10/12 and work will completed by the 21st. Closing postponed until grant approval. classes schedule for 10/16 and 10/23			
						On Hold-NSP3	M	NA	47,600	TBD	TBD		NA-Jamila to review	Aura only	2	SS	5 days	40%	NA	Vilas	BOA	X	X	9/25 pm		23-Sep		notes	notes	NA	X	NA	NA	NA				E			
	Fannie Mae Hold			TBD			H	199,000	NA	NA	NA	NA	6 months	2	REO	5 days	TBD	NA	Vilas	FNMA	Need update	Need update								Need	NA	NA	NA	TBD	NA		G	Ca. 9/20 2nd request for updated docs sent.conditions ordered. Need P&S. (req'd update 09/04). Brw has 1st time homebuyer cert. Will drop off bank stmt, certificate, 2010 tax returns on 09/17.			
	Fannie Mae Hold	NA		TBD	10/3/2012		M	240,000	NA	NA	NA	NA	NSP-6 months	1	REO	5 days	TBD	Yes	Vilas	FNMA	X	X	29-Aug	X	NEE UPDATED	X	NA	NA	X	NA	NA	NA	NA	Yes, in 6 mos at buy back	NA		E	CA. 9/27. Received updated docs. File to Sundee. Ca 9/26. Ordered updated docs. 9/26 file back to Carola for updated docs 9/7 CTC CA. Conditions cleared. file to Sundee. 9/7. 9/5-Completed post UW-need updated paystubs and bank statements-bor. dropping off tomorrow 9/4-Started Post UW-gave file back to Carola-needs updated credit and income docs-Added 8/6-Rec'd P&S 08/16. E-mailed broker for status of smoke & water-GH 8/27. I don't think fci docs are on record (SC-08/31) /sent back ext to close by 10/1 signed by NSP			
	Fannie Mae Hold			9/13/2012 (ext to 10/31 but unsigned)		On Hold	H	178,000	NA	NA	NA	NA	NSP-6 months	1	REO	5 days	TBD	NA	Karen	FNMA	need update		Broker 8/28	X	Broker 8/28	X	NA	NA	X	NA	NA	NA	NA	NA	NA		G	Conditions received. File to Sundee. Received P&S 8/19. 8/1 updated title ordered. 8/6 -Rel Deed in file. E-mailed broker/Peter re P&S. (08/14). FCI Docs not on record (req'd an ext 08/29). Stephanie req'd extension 9/9 9/4/12 received conditions. File to Sundee			
																																						EF e-mailed client for class certificate & insurance 8/27. Need to update water before closing. Behind two U&O payments. Scheduled new smoke inspection online, asked BOR to submit updated paystubs, bank statements, pay past due U&O, pay outstanding balance for insurance, submit note/ mortgage statement to check AG grant eligibility. BOR will send Sept 30th and Oct 15th U&O payments on October 13th.			
	See comments			NA			M		TBD	NA	5,000		TBD for AG	Aura only	2	REO	5 days	36%	NA	Vilas	HFC	X	O	10/12 pm	X		Need updated	client working on it		X	NA	NA	NA	NO			E				
	TBD	TBD		11/1/2012	10/18/2012	10/25/2012		150,000	TBD	TBD	TBD	TBD	B-B	1	REO	5 days	TBD	NA	Vilas	BOA	Need update									Need	NA	Need	NA	TBD			G	Ca. 10/9 requested updated docs. Added 10/9 Need P&S & satisfactory Title V. cert. Needs Closing Review.			
	TBD			TBD			M	85,000	TBD	NA	TBD	NA	30 days	2	SS	5 days	TBD	NA	Vilas	BOA	X	O								NA	Need	NA	NA	NA	NA		G	Carola gave to Sundee to post UW 9/5 Added 7/12: Waiting on written approval			
	TBD	TBD		10/5/2012 (requested 10/26)	10/12/2012	10/19/2012	M	132000	49500	NA	\$5,000	NA	B-B	1	REO	5	TBD	NA		Select Portfolio Greenwich	X									Need	NA	NA	NA	TBD			G	10/9 SAK spoke to Borrower who will bring updated docs on Thursday 10/11 Ca. 9/27 requested updated docs.Added 9/26 Need P&S			
	TBD			NA			M	NA	TBD	TBD	TBD	Needs NSP3	Aura only	2	REO		TBD	NA	Vilas		X		24-Aug	X	Broker 28-Aug	X	X	X	X	NA	NA	NA	NA	NA			E	Waiting for NSP3 approval/ roof estimate in the file and e-folder			
																																						Need fully executed NSP to sell P&S. Failed Smoke. Need to remove kitchen in basement apartment. May need holdback. mailed check to water department on 6/18. 08/02-Rachael tried to reach them again re kitchen removal. EF spoke to clients re: insurance on 7/23			
	TBD			NA		On Hold	M	NA	60,000	NA	3,000	NA	Aura only	1	NA	NA	1%	NA	Vilas	NA	X	X	Failed		need updated				Need	NA	NA	NA					E	Hardship problem. BOA needs to do a new appraisal - case is with BOA underwriter for final approval as of 9/7			
	TBD			TBD			H	140,000	NA	NA	NA	NA	30 days	1	SS	5 days	TBD	NA	Vilas	BOA	X	X	AGENT		AGENT		NA	NA	NA		NA	NA	NA	NA			G				
	TBD			TBD		9/4/2012	H	240,000	NA	NA	NA	NA	6 months	2	REO	5 days	TBD	NA	Rainens	FNMA	Need update						NA	NA	Need	NA	NA	NA	TBD	NA		G	9/4 Carola gave to Sundee to post UW all conditions received Need P&S. Title issues resolved - ready to move fwd (08/21)				
	TBD			TBD		9/4/2012	M	65,000	18,000	NA	TBD	NA	B-B	1 condo	REO	5 days	60%	NA	Karen	BOA	X	X	agent		NA	NA	Agent	Need	Need	NA	NA	agent	NA			E	Carola gave to Sundee to post UW 9/4 Added 5/10-Waiting for P&S.agent Matthew Newhall 7819747379.The Owner is reviewing the BPO I did on the home and will make a decision shortly. BOA allowing new offer to be submitted as of 9/13				
																																						CA 9/19 Received updated docs. File to Sundee.CA 9/10 updated docs ordered.9/10 Gave file to Carola to update and obtain conditions -Added 9/7-Need BOA short sale approval and extension for SLS approval (SLS will send 9/25 and be good for 30 days)			
																																							Ca 9/25. Updated docs received. File to Sundee. CA 9/20 2ND request for updated docs sent.conditions ordered. Need approval in writing. Borrower to pay execution prior to closing.		
		TBD		10/30/2012	9/25/2012	10/23/2012		300,000	NA	NA	8,500	AG-7000	30 days	2	SS	5 days	25%	NA	Vilas	BOA	X									NA	Need	NA	NA	NA	NA		G				

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		TBD	TBD	TBD	TBD	TBD		90000	34000	TBD	TBD	NA	B-B	Condo	REO	5	TBD	NA	Vilas	Mass Housing	X					May need				Need	NA	NA	Need	tbd				E	Ca. 9/26. ordered updated docs. Added 9/25-Need P&S and 6-D		
		TBD					H	180,000	NA	NA	NA	NSP	30 days	condo	SS	5 days	TBD	NA	Karen	BOA	O								NA	Need	NA	Need					E	Ca. 10/11. requested updated docs, Ca. 10/4 requested updated docs. CA 9/20 2nd request for updated docs sent. conditions ordered.Need written SS approval. *Turns out there are TWO Mtgs, but nothing was ever disclosed to broker or put on a prelim HUD. I asked Julie to 'confirm' w/BOA that their verbal approval was for both the 1st and 2nd. Req revised HUD from Karen w/SSk for 2nd - NSP Funding...notified brw re 1st time homebuyer classes			
		TBD						280,000							SS										12-Oct		5-Oct	X									G	Waiting for approval on the second mortgage. Contacted client re: closing 10/4.			
			TBD	TBD	TBD	TBD		153000	51000	TBD	TBD	NA	B-B	Condo	REO	5	TBD	TBD	Vilas	Mass Housing	X		broker		broker		will treat it as single family		Need	NA	NA	Need	YES				E	and 6-D. sent release deed to BOR on 9/24 - 2 units with separate meters, other unit has separate insurance, no master policy, no condo fee so we will treat that as if it were single family. Talked to BOR about the trust and homebuyer's classes.			
				10/22/2012			M	\$ 165,000	TBD				B-B	2	SS			ASC	Vilas				16-Oct		broker		client working on it		NA	X	NA	NA	NA			E	In 2 weeks per Elpida. title issue: Improperly discharged Mortgage. Yannis will arrange smoke inspection and water reading. BOR is working on binder. BOR has been out of work while he is waiting to get his driver's license renewed. He will have paystubs again in 2 weeks. Broker asked for an extension to close				
						TOTALS		\$ 3,535,747	\$1,119,750			Closed																													
						With Date		\$1,696,747	\$859,650																																
						without risk																																			
						GRAND TOTAL		\$4,655,497																																	
						Grand Total without risk																																			
						Grand Total (With Date)		\$2,556,397																																	
Oct	BUDGET: \$2,800,000																																								