

## #1 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued at \$207,000. The down payment will be 13%. The house is in reasonably good condition. Its appraisal value is \$178,236. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$13,493.

The mortgage applicant has a yearly income of \$34,755 according to last year's tax document. In addition, the household also has additional income of \$10,339 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,546. Estimated school and property taxes related to the property are \$2,467.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

B	S	U	M	O	N	E	Y	W
X	U	B	B	F	C	K	A	F
E	T	S	E	M	O	H	Q	U
R	R	B	I	B	U	K	B	J
Z	B	U	E	N	P	E	N	L
T	J	J	T	W	E	A	B	A
C	J	B	A	U	O	S	R	C
Y	N	D	L	L	F	U	S	G
I	I	J	E	P	R	T	E	G

## #2 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$166,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$173,752. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$7,299.

The mortgage applicant has a yearly income of \$30,373 according to last year's tax document. In addition, the household also has additional income of \$9,494 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,350. Estimated school and property taxes related to the property are \$2,462.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	2	1	4
			3
2		4	
	4		

### #3 Interview Notes

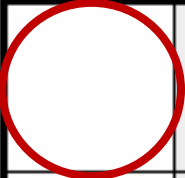
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$697,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$642,930. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$49,747.

The mortgage applicant has a yearly income of \$85,558 according to last year's tax document. In addition, the household also has additional income of \$57,998 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$6,992. Estimated school and property taxes related to the property are \$9,132.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	2	3	4
	3	2	1
3	1		
	4	1	3

#### #4 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$176,000. The down payment will be 17%. The house is in reasonably good condition. Its appraisal value is \$183,920. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$9,582.

The mortgage applicant has a yearly income of \$22,641 according to last year's tax document. In addition, the household also has additional income of \$13,371 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,346. Estimated school and property taxes related to the property are \$2,496.

#### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

L	B	U	S	I	N	E	S	S	K	Z
Y	J	D	G	F	T	T	L	F	R	R
K	K	C	E	X	Y	Z	U	P	A	G
J	M	O	N	E	Y	O	J	K	F	Y
G	L	L	U	A	T	L	C	O	E	K
H	W	P	J	P	J	N	F	I	P	N
O	C	Z	N	H	L	M	W	O	N	T
M	V	N	Q	P	E	O	V	G	H	X
E	S	Y	Z	O	R	S	A	Y	I	S
E	U	F	A	H	F	M	N	N	I	L
I	I	R	F	U	T	U	R	E	I	S

## #5 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$476,000. The down payment will be 21%. The house is in reasonably good condition. Its appraisal value is \$341,024. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$23,774.

The mortgage applicant has a yearly income of \$85,553 according to last year's tax document. In addition, the household also has additional income of \$41,498 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,172. Estimated school and property taxes related to the property are \$4,855.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

6	4			1	
3	5	1		2	
		6	5		2
	2		1		3
4		5	2	3	
2		3	4		

## #6 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$214,000. The down payment will be 13%. The house is in reasonably good condition. Its appraisal value is \$182,648. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$15,658.

The mortgage applicant has a yearly income of \$23,843 according to last year's tax document. In addition, the household also has additional income of \$36,244 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$4,093. Estimated school and property taxes related to the property are \$2,583.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

2	1	3	4
4		1	
	4	2	
	2		

## #7 Interview Notes

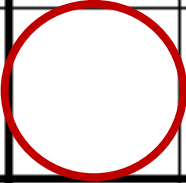
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$375,000. The down payment will be 17%. The house is in reasonably good condition. Its appraisal value is \$352,443. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$22,242.

The mortgage applicant has a yearly income of \$26,878 according to last year's tax document. In addition, the household also has additional income of \$54,712 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,604. Estimated school and property taxes related to the property are \$4,920.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

2			
4	3		
		4	3

## #8 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$327,000. The down payment will be 12%. The house is in reasonably good condition. Its appraisal value is \$353,108. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$18,986.

The mortgage applicant has a yearly income of \$55,587 according to last year's tax document. In addition, the household also has additional income of \$30,747 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$6,102. Estimated school and property taxes related to the property are \$5,038.

### Verification of Personal Identity Puzzle:

M	O	N	E	Y	W	D	J	W
H	M	H	V	C	U	K	L	S
N	O	E	B	X	N	M	Y	W
E	P	Z	J	F	B	D	A	P
C	P	P	Z	W	L	B	J	Q
V	C	R	K	H	V	O	J	A
Q	X	K	U	S	U	X	M	B
B	U	S	I	N	E	S	S	W
Y	F	U	T	U	R	E	B	S



## #9 Interview Notes

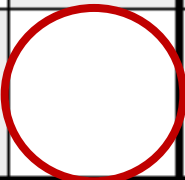
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$162,000. The down payment will be 14%. The house is in reasonably good condition. Its appraisal value is \$142,284. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$13,560.

The mortgage applicant has a yearly income of \$33,307 according to last year's tax document. In addition, the household also has additional income of \$18,848 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,392. Estimated school and property taxes related to the property are \$1,983.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	2	3	
3			2
1	4		
2			4

## #10 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$209,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$187,721. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$13,433.

The mortgage applicant has a yearly income of \$36,298 according to last year's tax document. In addition, the household also has additional income of \$27,311 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$5,202. Estimated school and property taxes related to the property are \$2,504.

### Verification of Personal Identity Puzzle:

M	O	Q	G	Y	L	R	S	B
U	M	N	O	M	C	S	W	A
H	O	M	E	M	E	L	U	H
T	N	R	S	N	T	J	N	J
B	E	Y	I	J	I	G	L	W
K	Y	S	C	W	D	C	O	K
F	U	T	U	R	E	F	A	M
B	K	H	C	Y	I	X	N	W
D	R	Y	J	X	N	H	J	T

## #11 Interview Notes

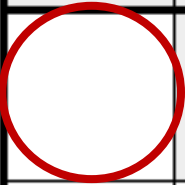
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$421,000. The down payment will be 18%. The house is in reasonably good condition. Its appraisal value is \$356,501. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$19,029.

The mortgage applicant has a yearly income of \$84,373 according to last year's tax document. In addition, the household also has additional income of \$47,925 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,264. Estimated school and property taxes related to the property are \$4,893.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

1	2		4
3	4	1	2
	1	2	

## #12 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$800,000. The down payment will be 19%. The house is in reasonably good condition. Its appraisal value is \$629,757. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$33,007.

The mortgage applicant has a yearly income of \$62,226 according to last year's tax document. In addition, the household also has additional income of \$116,803 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$10,394. Estimated school and property taxes related to the property are \$8,448.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

2	4	3	
	2	1	
3	1	2	4

### #13 Interview Notes

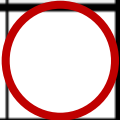
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$326,000. The down payment will be 23%. The house is in reasonably good condition. Its appraisal value is \$296,765. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$20,616.

The mortgage applicant has a yearly income of \$26,536 according to last year's tax document. In addition, the household also has additional income of \$49,405 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,149. Estimated school and property taxes related to the property are \$4,133.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

4			3	6	
6	3	2			
					
		3		5	6
5					
3			5	2	1

## #14 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$559,000. The down payment will be 23%. The house is in reasonably good condition. Its appraisal value is \$466,405. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$27,922.

The mortgage applicant has a yearly income of \$97,426 according to last year's tax document. In addition, the household also has additional income of \$24,854 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$10,531. Estimated school and property taxes related to the property are \$6,552.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

X	Q	Y	K	H	A	E	S	B	F
L	O	A	N	O	D	R	S	R	U
D	M	E	W	M	E	S	Q	X	T
R	Q	O	A	E	E	A	O	G	U
I	R	W	N	N	S	T	P	F	R
V	H	W	I	E	A	P	C	U	E
O	B	S	L	Y	Y	K	Q	O	R
I	U	W	J	N	H	M	C	D	R
B	N	B	P	M	Y	Z	R	B	M
F	N	Z	R	G	Q	F	Q	N	W

## #15 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$124,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$93,331. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$8,471.

The mortgage applicant has a yearly income of \$19,909 according to last year's tax document. In addition, the household also has additional income of \$11,373 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,060. Estimated school and property taxes related to the property are \$1,266.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

B	B	J	P	Z	L	O	E
X	U	G	E	V	I	N	V
X	Q	S	G	Y	U	V	J
I	X	Z	I	O	F	W	P
Y	U	B	B	N	V	P	P
F	W	Z	Q	G	E	A	O
M	C	N	U	W	C	S	U
Q	K	C	V	Q	T	Y	S

## #16 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$278,000. The down payment will be 20%. The house is in reasonably good condition. Its appraisal value is \$249,377. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$19,909.

The mortgage applicant has a yearly income of \$23,709 according to last year's tax document. In addition, the household also has additional income of \$40,636 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$0. Estimated school and property taxes related to the property are \$3,444.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

L	V	A	L	B	F	O	R	N
F	F	T	K	O	R	S	Y	Q
V	L	Y	Q	R	A	E	H	T
X	Y	Z	U	A	N	N	O	O
M	E	H	F	O	S	W	M	Y
E	S	A	M	I	U	H	E	V
F	U	T	U	R	E	S	F	M
N	P	O	R	G	Q	R	J	V
B	U	S	I	N	E	S	S	P



## #17 Interview Notes

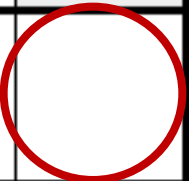
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$152,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$141,426. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$9,826.

The mortgage applicant has a yearly income of \$14,442 according to last year's tax document. In addition, the household also has additional income of \$23,168 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$101. Estimated school and property taxes related to the property are \$1,967.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

4	2	3	1
	1	2	
			3
		4	

## #18 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$528,000. The down payment will be 12%. The house is in reasonably good condition. Its appraisal value is \$584,135. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$45,057.

The mortgage applicant has a yearly income of \$88,161 according to last year's tax document. In addition, the household also has additional income of \$63,321 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,053. Estimated school and property taxes related to the property are \$8,295.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

3	1	2	4
2			
1			
		1	

## #19 Interview Notes

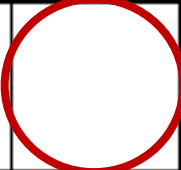
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$336,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$246,159. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$14,491.

The mortgage applicant has a yearly income of \$41,667 according to last year's tax document. In addition, the household also has additional income of \$64,744 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$9,578. Estimated school and property taxes related to the property are \$3,309.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	4	1	
1		4	3
			
2		3	4

## #20 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$422,000. The down payment will be 23%. The house is in reasonably good condition. Its appraisal value is \$336,993. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$17,518.

The mortgage applicant has a yearly income of \$41,703 according to last year's tax document. In addition, the household also has additional income of \$63,585 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,076. Estimated school and property taxes related to the property are \$4,753.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

H	M	F	B	F	E	C	S	J
F	M	L	U	T	I	S	I	H
U	B	O	E	T	E	E	D	O
G	S	M	N	N	U	H	A	I
P	O	B	I	E	Q	R	D	Q
H	M	S	S	Q	Y	W	E	Q
H	U	X	U	M	E	G	O	B
B	N	R	Z	A	W	A	S	C
Z	S	J	N	J	R	W	U	H

## #21 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$380,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$437,936. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$23,657.

The mortgage applicant has a yearly income of \$56,324 according to last year's tax document. In addition, the household also has additional income of \$47,177 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$7,033. Estimated school and property taxes related to the property are \$6,054.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	2		6	1	
6		1	3	5	
4		2			6
5	6	3	4	2	
	3				
	5		1		3

## #22 Interview Notes

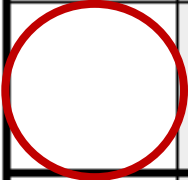
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$231,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$252,581. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$10,190.

The mortgage applicant has a yearly income of \$24,405 according to last year's tax document. In addition, the household also has additional income of \$22,726 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,924. Estimated school and property taxes related to the property are \$3,409.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

1	4	3	2
	3		4
	2	4	1
4	1		3

## #23 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$537,000. The down payment will be 20%. The house is in reasonably good condition. Its appraisal value is \$436,564. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$42,583.

The mortgage applicant has a yearly income of \$99,385 according to last year's tax document. In addition, the household also has additional income of \$47,562 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$208. Estimated school and property taxes related to the property are \$6,174.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

3		4	
			3
1	3		4
		3	

## #24 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$297,000. The down payment will be 19%. The house is in reasonably good condition. Its appraisal value is \$278,100. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$16,571.

The mortgage applicant has a yearly income of \$48,084 according to last year's tax document. In addition, the household also has additional income of \$16,574 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$5,699. Estimated school and property taxes related to the property are \$3,736.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

B	K	Y	T	X	W	M	S	M
W	U	V	D	E	J	Z	F	O
D	H	S	C	P	E	Q	U	N
A	H	S	I	R	M	A	A	E
E	W	O	U	N	B	J	Z	Y
S	N	T	M	B	E	G	R	C
K	U	D	X	E	S	S	F	Q
F	D	W	Z	K	Q	A	S	L
L	T	B	E	E	U	B	R	L



## #25 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$527,000. The down payment will be 12%. The house is in reasonably good condition. Its appraisal value is \$516,815. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$27,612.

The mortgage applicant has a yearly income of \$90,479 according to last year's tax document. In addition, the household also has additional income of \$28,759 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$0. Estimated school and property taxes related to the property are \$7,284.

### **Verification of Personal Identity Puzzle:**

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

B	U	S	I	N	E	S	S
K	M	H	J	P	F	S	O
D	O	W	E	B	U	X	V
V	N	S	E	J	T	J	Y
N	E	A	T	P	U	M	K
U	Y	B	L	I	R	E	I
U	W	Q	A	X	E	G	U
Q	D	S	X	Z	R	F	J

## #26 Interview Notes


These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$414,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$453,844. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$21,395.

The mortgage applicant has a yearly income of \$44,564 according to last year's tax document. In addition, the household also has additional income of \$45,021 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$8,381. Estimated school and property taxes related to the property are \$6,408.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	4			2	
		2		3	
	3	6	2		1
	5	1	4	6	
	1	5	3		2
3	2	4	6		5

## #27 Interview Notes


These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$503,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$488,774. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$23,932.

The mortgage applicant has a yearly income of \$64,367 according to last year's tax document. In addition, the household also has additional income of \$58,324 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$4,000. Estimated school and property taxes related to the property are \$6,834.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

4				9		7		6
	8	7		4		5		1
5			7					4
7		8				1	4	9
		9	5		8		6	
			9		4	8		
3	7		1	8			5	2
			4				1	
	6	1			2		9	

## #28 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$355,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$363,088. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$21,243.

The mortgage applicant has a yearly income of \$51,128 according to last year's tax document. In addition, the household also has additional income of \$22,079 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$4,496. Estimated school and property taxes related to the property are \$5,078.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

Y	W	H	N	L	C	B	G
D	K	X	Y	I	W	U	A
G	X	X	D	V	U	S	R
M	Z	Z	J	D	Z	I	N
U	L	Y	I	C	C	N	N
Z	O	O	N	F	G	E	O
N	M	L	U	T	V	S	S
H	K	G	W	K	G	S	P

## #29 Interview Notes

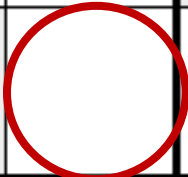
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$626,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$548,531. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$33,977.

The mortgage applicant has a yearly income of \$62,295 according to last year's tax document. In addition, the household also has additional income of \$78,321 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$10,793. Estimated school and property taxes related to the property are \$7,791.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

2	4	1	
3			4
		4	2
4			1

### #30 Interview Notes

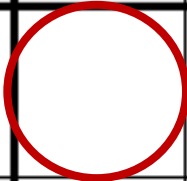
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$350,000. The down payment will be 14%. The house is in reasonably good condition. Its appraisal value is \$371,176. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$16,022.

The mortgage applicant has a yearly income of \$52,205 according to last year's tax document. In addition, the household also has additional income of \$27,142 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$6,125. Estimated school and property taxes related to the property are \$5,223.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

			3
	2	1	4
2			1
	1		2

### #31 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$538,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$493,934. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$22,155.

The mortgage applicant has a yearly income of \$103,892 according to last year's tax document. In addition, the household also has additional income of \$28,345 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$7,168. Estimated school and property taxes related to the property are \$6,592.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

6	1				
	2		6	4	
5	4	1		2	
				1	
	5				
				5	

### #32 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$249,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$234,969. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$14,584.

The mortgage applicant has a yearly income of \$18,190 according to last year's tax document. In addition, the household also has additional income of \$37,793 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,339. Estimated school and property taxes related to the property are \$3,350.

#### **Verification of Personal Identity Puzzle:**

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

I	M	O	N	E	Y	Q	S
D	F	D	N	Y	M	S	B
O	R	U	E	E	E	P	H
J	R	P	T	N	P	B	S
A	U	N	I	U	T	E	F
W	T	S	G	E	R	X	L
E	U	U	Y	Z	J	E	R
B	F	B	B	X	H	J	G



### #33 Interview Notes

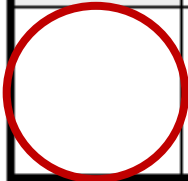
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$388,000. The down payment will be 18%. The house is in reasonably good condition. Its appraisal value is \$325,196. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$16,859.

The mortgage applicant has a yearly income of \$68,559 according to last year's tax document. In addition, the household also has additional income of \$29,182 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,171. Estimated school and property taxes related to the property are \$4,502.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

4		1	
		4	3
3	1		4
2	4		1

### #34 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$546,000. The down payment will be 14%. The house is in reasonably good condition. Its appraisal value is \$539,488. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$45,719.

The mortgage applicant has a yearly income of \$76,558 according to last year's tax document. In addition, the household also has additional income of \$35,413 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,494. Estimated school and property taxes related to the property are \$7,409.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	3	1	
2	1		
	4	2	3
3		4	1

### #35 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$138,000. The down payment will be 14%. The house is in reasonably good condition. Its appraisal value is \$132,069. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$7,557.

The mortgage applicant has a yearly income of \$14,450 according to last year's tax document. In addition, the household also has additional income of \$15,978 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$464. Estimated school and property taxes related to the property are \$1,797.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

		5				6	4	3
6	3	4	9					
7		1		4	6			
	1					4	6	9
						3	7	8
3	7		6		4	1		
8			2	6		5	1	7
	5		4					6
9						8		4

### #36 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$294,000. The down payment will be 19%. The house is in reasonably good condition. Its appraisal value is \$286,168. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$17,576.

The mortgage applicant has a yearly income of \$63,240 according to last year's tax document. In addition, the household also has additional income of \$18,571 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$69. Estimated school and property taxes related to the property are \$3,931.

#### **Verification of Personal Identity Puzzle:**

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

I	Y	Y	M	F	F	F	F	F
I	F	E	J	U	A	K	B	M
Z	N	N	M	T	D	G	B	X
E	M	O	H	U	J	Q	A	P
C	I	M	M	R	K	A	R	I
E	P	E	W	E	W	F	X	L
B	U	S	I	N	E	S	S	E
G	S	S	A	Z	K	X	P	U
F	X	C	M	X	F	O	B	W

### #37 Interview Notes

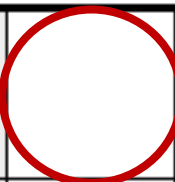
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$183,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$218,363. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$13,504.

The mortgage applicant has a yearly income of \$24,652 according to last year's tax document. In addition, the household also has additional income of \$21,899 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,669. Estimated school and property taxes related to the property are \$3,029.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

		1	
1	3	2	4
2	4	3	1
		4	

### #38 Interview Notes

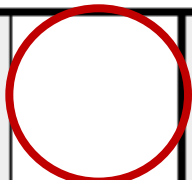
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$628,000. The down payment will be 20%. The house is in reasonably good condition. Its appraisal value is \$484,918. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$27,289.

The mortgage applicant has a yearly income of \$75,428 according to last year's tax document. In addition, the household also has additional income of \$56,190 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$11,389. Estimated school and property taxes related to the property are \$6,638.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

2		1	4
			3
3	2	4	1
		3	2

### #39 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$539,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$405,040. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$24,538.

The mortgage applicant has a yearly income of \$81,934 according to last year's tax document. In addition, the household also has additional income of \$50,828 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$11,020. Estimated school and property taxes related to the property are \$5,739.

#### **Verification of Personal Identity Puzzle:**

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

R	Y	D	W	H	A	G	I
R	Z	M	Y	J	E	G	C
T	U	L	O	R	A	A	U
J	H	Q	U	N	E	K	X
J	B	T	I	N	E	E	B
Z	U	E	S	B	B	Y	Q
F	T	Z	M	H	K	P	G
B	U	S	I	N	E	S	S

## #40 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$569,000. The down payment will be 24%. The house is in reasonably good condition. Its appraisal value is \$585,889. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$38,691.

The mortgage applicant has a yearly income of \$120,854 according to last year's tax document. In addition, the household also has additional income of \$30,807 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$1,898. Estimated school and property taxes related to the property are \$7,901.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

				2	
		3		4	
				5	1
4				6	
2	3		5		6
5	1	6	2	3	4



## #41 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$340,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$299,448. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$21,919.

The mortgage applicant has a yearly income of \$26,074 according to last year's tax document. In addition, the household also has additional income of \$42,484 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,115. Estimated school and property taxes related to the property are \$4,254.

### **Verification of Personal Identity Puzzle:**

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

K	T	K	K	S	T	W	H
F	Q	A	A	I	Y	I	X
V	U	M	S	E	P	H	J
X	I	T	N	U	K	O	T
O	R	O	U	S	H	M	O
B	M	P	M	R	G	E	T
Q	Z	R	W	Y	E	I	H
B	U	S	I	N	E	S	S

## #42 Interview Notes


These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$371,000. The down payment will be 18%. The house is in reasonably good condition. Its appraisal value is \$284,649. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$21,919.

The mortgage applicant has a yearly income of \$79,278 according to last year's tax document. In addition, the household also has additional income of \$25,769 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,517. Estimated school and property taxes related to the property are \$4,045.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

		4				5		
	8	5			9	2		3
	7	3	5	1	8	9	6	
				2	7	4	3	1
4			1	8		7		
		1		5	4	8		
3		7				1	2	9
5		2			1	6		7
	1							5

### #43 Interview Notes

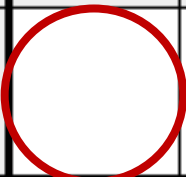
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$397,000. The down payment will be 18%. The house is in reasonably good condition. Its appraisal value is \$339,481. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$19,762.

The mortgage applicant has a yearly income of \$59,754 according to last year's tax document. In addition, the household also has additional income of \$26,994 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,518. Estimated school and property taxes related to the property are \$4,534.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

3		2	
2		3	4
4	3	1	2
	2		

#### #44 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$446,000. The down payment will be 21%. The house is in reasonably good condition. Its appraisal value is \$364,239. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$27,337.

The mortgage applicant has a yearly income of \$75,017 according to last year's tax document. In addition, the household also has additional income of \$31,697 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$0. Estimated school and property taxes related to the property are \$5,186.

#### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	3	4		5	6
		6	2		
6	1			2	3
	2	3		1	5
	4	1	5		2
	6	2			

## #45 Interview Notes

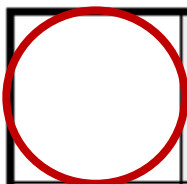
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$164,000. The down payment will be 20%. The house is in reasonably good condition. Its appraisal value is \$177,582. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$12,399.

The mortgage applicant has a yearly income of \$22,594 according to last year's tax document. In addition, the household also has additional income of \$21,919 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,734. Estimated school and property taxes related to the property are \$2,444.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	1		
3		4	
2	4		3
	3		4

## #46 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$749,000. The down payment will be 18%. The house is in reasonably good condition. Its appraisal value is \$745,647. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$40,990.

The mortgage applicant has a yearly income of \$60,967 according to last year's tax document. In addition, the household also has additional income of \$103,856 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$3,893. Estimated school and property taxes related to the property are \$10,013.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

	2		3
			4
	4		1
		4	2

## #47 Interview Notes

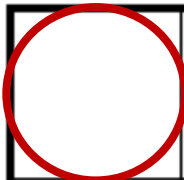
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$589,000. The down payment will be 16%. The house is in reasonably good condition. Its appraisal value is \$620,916. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$43,476.

The mortgage applicant has a yearly income of \$69,149 according to last year's tax document. In addition, the household also has additional income of \$66,764 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,558. Estimated school and property taxes related to the property are \$8,787.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

		1	
	3	2	4
3	2		1
4	1		

## #48 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$434,000. The down payment will be 22%. The house is in reasonably good condition. Its appraisal value is \$330,921. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$22,785.

The mortgage applicant has a yearly income of \$43,648 according to last year's tax document. In addition, the household also has additional income of \$58,450 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$8,924. Estimated school and property taxes related to the property are \$4,520.

### Verification of Personal Identity Puzzle:

How many words from "BUSINESS, FUTURE, HOME, MONEY, LOAN" do you find below?

I	E	A	O	B	L	F	A
N	M	N	R	G	Y	Z	J
X	O	O	A	T	G	Y	D
M	H	B	N	R	A	O	N
R	H	E	P	E	B	M	C
W	W	G	Q	X	Y	U	D
B	U	S	I	N	E	S	S
P	F	U	T	U	R	E	U



## #49 Interview Notes

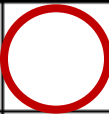
These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$141,000. The down payment will be 22%. The house is in reasonably good condition. Its appraisal value is \$142,963. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$6,867.

The mortgage applicant has a yearly income of \$30,574 according to last year's tax document. In addition, the household also has additional income of \$13,763 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$0. Estimated school and property taxes related to the property are \$1,997.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

3	1	4	2	5	
2	5	6			
	4		1	3	2
1			6	4	5
4		1	5		3
		3		6	

## #50 Interview Notes

These notes reflect the initial discussion between the mortgage broker and the mortgage applicant. The mortgage applicant is interested in purchasing a house valued \$358,000. The down payment will be 15%. The house is in reasonably good condition. Its appraisal value is \$348,663. Based on the current rates that our company offers in that market segment, the yearly mortgage payments would be \$18,867.

The mortgage applicant has a yearly income of \$190,574 according to last year's tax document. In addition, the household also has additional income of \$60,763 either through the work of other members of the household or through financial investments.

The credit history of the mortgage applicant is good. Other yearly debt expenses going forward are estimated to be \$2,869. Estimated school and property taxes related to the property are \$10,658.

### Verification of Personal Identity Puzzle:

Solve the sudoku puzzle – which number should go in the red circle? (4x4 puzzles only use numbers 1 to 4, 6x6 use 1 to 6, 9x9 use 1 to 9)

		2	
2		1	
		4	
	2		1