

Conditions - All Outstanding

Date Issued	12/17/20	Loan No.	1400784068
Borrowers	Ricky Hernandez Ramos, Porfirio A Hernandez, Yesenia Baez	Property	8 Taft Place Freeport, NY 11520 Nassau County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: LMBC 108150		
Originator	Raquel Abigail Carranza NMLS ID: 1470607 State MLO ID: 1470607		

Below is a list of all documents pending receipt or approval. See Octane for specific requirements to satisfy each condition.

Loan Purpose Purchase	Loan Amount \$503,500	Rate 3.250%	Product Conventional 30 Year, Fixed Rate	Est. Fund 12/22/20
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Required Prior to Approval

Lender

- ☐ Credit Supplement | Excluded Account for Porfirio Hernandez's Revolving Charge Account with BARCLAYS BANK DELAWARE, account number ending in ****
- ☐ Credit Supplement | Excluded Account for Porfirio Hernandez's Revolving Charge Account with JPMCB CARD, account number ending in ****
- ☐ Evidence of Mortgage Pay History for Porfirio Hernandez's Mortgage with FLAGSTAR BANK, account number ending in 7377
- ☐ Fraud Report
- ☐ Credit Report | Loan Quality Initiative Report for Ricky Hernandez Ramos
- ☐ Credit Report | Loan Quality Initiative Report for Porfirio Hernandez
- ☐ Credit Report | Loan Quality Initiative Report for Yesenia Baez
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Porfirio Hernandez's and Ricky Hernandez Ramos' and Yesenia Baez's Credit Inquiry by CLIFFCO MORTGAGE BAN on 09/17/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Porfirio Hernandez's and Ricky Hernandez Ramos' and Yesenia Baez's Credit Inquiry by CREDIT PLUS on 09/17/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Porfirio Hernandez's and Ricky Hernandez Ramos' and Yesenia Baez's Credit Inquiry by CARDINAL FINANCIAL C on 08/19/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Porfirio Hernandez's and Ricky Hernandez Ramos' and Yesenia Baez's Credit Inquiry by CREDIT PLUS on 08/19/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Porfirio Hernandez's Credit Inquiry by Credit Plus on 10/22/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Ricky Hernandez Ramos' Credit Inquiry by Credit Plus on 10/22/20
- ☐ Letter of Explanation | Credit Inquiry | Current Transaction for Yesenia Baez's Credit Inquiry by Credit Plus on 10/22/20

System

- ☐ Guideline Evaluation

Required Prior to Closing Documents

Lender

- ☐ Title | Estimated Fee Worksheet for 8 Taft Place, Freeport, NY
- ☐ Mortgage Insurance Certificate for Loan

Required Prior to Funding

Lender

- ☐ Title | Wiring Instructions for 8 Taft Place, Freeport, NY

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☐ Funding | Authorization Documents