

LOAN APPROVAL CONDITIONS - EMILE - 1222484454



Prepared For:

FL13039 - One Stop Mortgage LLC

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Date Printed:

08/12/2022

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Patriots

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Closer:

LOAN INFORMATION

Borrowers		Reginald Emile, Yvecar Emile Garcia			
Property		15858 66th Court North, Loxahatchee, Florida 33470			
Transaction Type		Purchase Home		Occupancy	Primary Residence
Property Type		Single Family Residence		Loan Program	Conforming Conventional 30 Year Fixed
Loan Amount (Base/Total)		\$625,500.00 / \$625,500.00		Status	Wholesale - Clear To Close 08/12/2022
Appraised Value	\$699,500.00	AUS	Loan Prospector	Submission Date	07/28/2022
Purchase Price	\$695,000.00	FICO	779	Must Fund By	
LTV / CLTV	90.000% / 90.000%	Term	360	Must Not Close Before	08/25/2022
Note Rate	5.704%	Compensation Type	Lender Paid	Rate Lock Exp	08/26/2022
Housing / Debt Ratios	43.05% / 49.10%	Esign	Orig State/Fed	Max Funds to Close	\$109,374.15
Max PITI	\$4,326.35	Verified Income	\$10,049.73	Verified Assets	\$109,374.15
Escrows	No Waiver	Down Payment	\$69,500.00	Earnest Money Deposit	\$15,000.00
Non Borrowing Ind	No			Max Seller Concessions	\$15,000.00
Pay off at Close		AMEX/DSNB X5038 BANK OF AMERICA, N.A. X5535 DISCOVER BANK X6107			
Mortgage Insurance		Monthly M.I.	1st Renewal Rate: [0.180%]: \$93.83		MI Certificate Number 1222484454
	Renewal Type: Constant		2nd Renewal Rate: [0.150%]		MI Coverage 25.00%

CONDITIONS

Closing (PTF)		
1337	Assets	TC: Closing Disclosure (fully executed) for the sale of: 4770 Arthur Street . This must net at least \$70,000.00 and pay off M&T BANK . The CD must be dated to reflect that proceeds from the sale were available at the time of new loan disbursement.
1947	Closing Disclosure	TC: Provide final seller Closing Disclosure
1563	Credit	TC: Payoff of debts from the borrower's funds is required. Note: The borrower must bring funds in the amount of AT LEAST \$ 102784.00 (representing the funds to pay the debt plus required down payment.)
0234	CREDIT	TC: Title/Closing agent to disburse all non-mortgage debts listed on the Final HUD or Lender Closing Disclosure. If changes are required loan must be returned to UWM for approval.
1812	Income	Verbal VOE for borrower(s) from Palm Beach School District and Heartland Prosperity Oaks to be completed prior to note date.
1582	Invoice	Provide a copy of the Third Party Processing Invoice.
0004	Invoice	Provide copy of invoice for survey.
0006	Invoice	Provide copy of invoice for credit report.
0002	Property	Provide a copy of the invoice for the Homeowners Insurance Policy.
1787	Title	TC: Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing.

EXPIRATION DATES

Close By	Appraisal	Asset	CPL	Credit	Income	Insurance	Other	Payoff	Short Sale	Title	VOB
09/01/2022	12/01/2022	10/11/2022	07/29/2023	09/27/2022	11/26/2022	08/25/2023	09/01/2022			01/24/2023	

* If a document expires before closing, a new document must be submitted and may result in additional requirements or conditions.