

# Mortgage Application Summary

## Applicant Information

Case ID: MTG-2026-002  
Name: David Kim  
SSN: 012-34-5678  
Email: david.kim@medicare.org  
Phone: (206) 555-1122  
Address: 456 Cedar Street, Portland, OR 97201  
Credit Score: 740  
DTI Ratio: 20.45%  
Expected Decision: APPROVED

## Employment & Income

Employer: Portland General Hospital  
Position: Staff Physician  
Years: 7.0  
Monthly Income: \$11,000.00  
Type: W2  
Employment Gap: None  
Gap Explanation: N/A  
Base Salary: \$132,000.00  
Bonus 2023: \$0.00  
Bonus 2024: \$5,000.00  
Bonus Stable: False  
Employer Confirmation: Discretionary year-end bonus, not guaranteed annually.

## Credit History

Bankruptcies: 0  
Foreclosures: 0  
Late Payments (12 mo): 0  
Late Payments (24 mo): 1  
Collections Count: 0  
Inquiries (6 mo): 3  
Oldest Tradeline Years: 12.0  
Total Tradelines: 10  
Credit Notes: Good payment history overall. One 30-day late on a credit card 20 months ago due to travel. All other accounts

## Debts

Car Loan: \$550.00  
Student Loan: \$700.00  
Credit Cards: \$1,000.00  
Personal Loan: \$0.00  
Total Monthly Debt: \$2,250.00

## Assets

Checking: \$45,000.00  
Savings: \$60,000.00  
Liquid Assets Total: \$105,000.00  
401k: \$180,000.00  
Reserves Months: 15  
Deposit Explanations: December bonus verified by pay stub. All other deposits are regular bi-weekly salary.  
Recent Deposits:  
- 2024-12-25: \$5,500.00 (Regular bi-weekly salary)  
- 2024-12-01: \$5,000.00 (Discretionary year-end bonus)

## Loan Details

Amount: \$450,000.00

Down Payment: \$100,000.00  
Closing Costs: \$10,000.00  
Estimated Payment: \$3,000.00  
Monthly PITI: \$3,000.00  
Property Type: Single Family  
Use: Primary Residence

### Property

Purchase Price: \$550,000.00  
Appraised Value: \$550,000.00  
Condition: C3 - Average  
Type: Single Family Home  
Required Repairs: \$0.00  
Repair Details: No immediate repairs required. Minor cosmetic updates suggested.