

# Mortgage Application Summary

## Applicant Information

Case ID: MTG-2026-003

Name: Maria Garcia

SSN: 345-67-8901

Email: m.garcia@startphub.net

Phone: (720) 555-4455

Address: 101 Birch Street, Denver, CO 80203

Credit Score: 690

DTI Ratio: 37.50%

Expected Decision: CONDITIONAL

## Employment & Income

Employer: Innovate Denver Startup

Position: Marketing Manager

Years: 2.0

Monthly Income: \$8,000.00

Type: W2

Employment Gap: None

Gap Explanation: N/A

Base Salary: \$90,000.00

Bonus 2023: \$5,000.00

Bonus 2024: \$3,000.00

Bonus Stable: False

Employer Confirmation: Bonus highly variable based on company performance, not guaranteed.

## Credit History

Bankruptcies: 0

Foreclosures: 0

Late Payments (12 mo): 1

Late Payments (24 mo): 3

Collections Count: 0

Inquiries (6 mo): 4

Oldest Tradeline Years: 7.0

Total Tradelines: 8

Credit Notes: One 30-day late payment on a student loan 9 months ago. Two other 30-day lates in the last 24 months. Credit

## Debts

Car Loan: \$400.00

Student Loan: \$600.00

Credit Cards: \$2,000.00

Personal Loan: \$0.00

Total Monthly Debt: \$3,000.00

## Assets

Checking: \$25,000.00

Savings: \$20,000.00

Liquid Assets Total: \$45,000.00

401k: \$60,000.00

Reserves Months: 4

Deposit Explanations: All deposits represent regular bi-weekly salary. Bonus not recent.

Recent Deposits:

- 2024-12-20: \$4,000.00 (Regular bi-weekly salary)

- 2024-11-20: \$4,000.00 (Regular bi-weekly salary)

## Loan Details

Amount: \$320,000.00

Down Payment: \$40,000.00

Closing Costs: \$7,000.00

Estimated Payment: \$2,600.00

Monthly PITI: \$2,600.00

Property Type: Townhouse

Use: Primary Residence

### Property

Purchase Price: \$360,000.00

Appraised Value: \$355,000.00

Condition: C3 - Average

Type: Townhouse

Required Repairs: \$1,500.00

Repair Details: Minor plumbing fixtures need replacement. Cosmetic updates.