

Mortgage Application Summary

Applicant Information

Case ID: MTG-2026-004
Name: John Miller
SSN: 678-90-1234
Email: john.miller@construct.com
Phone: (720) 555-6677
Address: 202 Pine Ridge Rd, Phoenix, AZ 85004
Credit Score: 630
DTI Ratio: 66.15%
Expected Decision: REJECTED

Employment & Income

Employer: Desert Builds Construction
Position: Construction Foreman
Years: 5.0
Monthly Income: \$6,500.00
Type: W2
Employment Gap: None
Gap Explanation: N/A
Base Salary: \$78,000.00
Bonus 2023: \$0.00
Bonus 2024: \$0.00
Bonus Stable: False
Employer Confirmation: No bonus program for this position.

Credit History

Bankruptcies: 0
Foreclosures: 0
Late Payments (12 mo): 2
Late Payments (24 mo): 4
Collections Count: 1
Inquiries (6 mo): 6
Oldest Tradeline Years: 9.0
Total Tradelines: 7
Credit Notes: Multiple 30-day late payments on credit cards. One small utility collection, recently paid. High credit seeking acti

Debts

Car Loan: \$700.00
Student Loan: \$800.00
Credit Cards: \$2,500.00
Personal Loan: \$300.00
Total Monthly Debt: \$4,300.00

Assets

Checking: \$15,000.00
Savings: \$10,000.00
Liquid Assets Total: \$25,000.00
401k: \$30,000.00
Reserves Months: 1
Deposit Explanations: All deposits are regular bi-weekly salary.
Recent Deposits:
- 2024-12-20: \$3,250.00 (Regular bi-weekly salary)
- 2024-12-05: \$3,250.00 (Regular bi-weekly salary)

Loan Details

Amount: \$250,000.00

Down Payment: \$25,000.00
Closing Costs: \$5,000.00
Estimated Payment: \$2,000.00
Monthly PITI: \$2,000.00
Property Type: Single Family
Use: Primary Residence

Property

Purchase Price: \$275,000.00
Appraised Value: \$270,000.00
Condition: C4 - Fair
Type: Single Family Home
Required Repairs: \$4,000.00
Repair Details: Needs new water heater, minor electrical work required.