

# Mortgage Application Summary

## Applicant Information

Case ID: MTG-2026-001

Name: Elena Petrova

SSN: 789-01-2345

Email: elena.petrova@prodesign.com

Phone: (206) 555-1123

Address: 789 Willow Lane, Seattle, WA 98101

Credit Score: 790

DTI Ratio: 6.79%

Expected Decision: APPROVED

## Employment & Income

Employer: Architectural Innovations Group

Position: Lead Architect

Years: 10.0

Monthly Income: \$14,000.00

Type: W2

Employment Gap: None

Gap Explanation: N/A

Base Salary: \$160,000.00

Bonus 2023: \$10,000.00

Bonus 2024: \$8,000.00

Bonus Stable: True

Employer Confirmation: Bonus program consistent and expected to continue per HR letter dated 2025-01-20.

## Credit History

Bankruptcies: 0

Foreclosures: 0

Late Payments (12 mo): 0

Late Payments (24 mo): 0

Collections Count: 0

Inquiries (6 mo): 1

Oldest Tradeline Years: 20.0

Total Tradelines: 15

Credit Notes: Impeccable credit history. Longstanding accounts with no derogatory marks. Very low credit utilization.

## Debts

Car Loan: \$450.00

Student Loan: \$0.00

Credit Cards: \$500.00

Personal Loan: \$0.00

Total Monthly Debt: \$950.00

## Assets

Checking: \$90,000.00

Savings: \$150,000.00

Liquid Assets Total: \$240,000.00

401k: \$300,000.00

Reserves Months: 22

Deposit Explanations: All deposits sourced from regular W2 income and documented annual bonus.

Recent Deposits:

- 2024-12-28: \$7,000.00 (Regular bi-weekly salary)

- 2024-12-15: \$8,000.00 (Year-end performance bonus)

- 2024-12-14: \$7,000.00 (Regular bi-weekly salary)

## Loan Details

Amount: \$500,000.00

Down Payment: \$200,000.00

Closing Costs: \$15,000.00

Estimated Payment: \$3,500.00

Monthly PITI: \$3,500.00

Property Type: Single Family

Use: Primary Residence

### Property

Purchase Price: \$700,000.00

Appraised Value: \$720,000.00

Condition: C2 - Good

Type: Single Family Home

Required Repairs: \$0.00

Repair Details: No repairs required. Property in excellent condition.