

Mortgage Application Summary

Applicant Information

Case ID: MTG-2026-003
Name: Maria Garcia
SSN: 345-67-8901
Email: m.garcia@startuphub.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 t

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.