

Loan Applicant: Jane M. Edwards

Loan Type: Residential Mortgage

Loan Amount: \$400,000

Loan Term: 30 Years Fixed

Interest Rate: 6.75%

Loan Start Date: August 15, 2025

Property Address: 456 Elm Street, Rivertown, OH 44123

Credit Score: 695

Debt-to-Income Ratio (DTI): 45.2%

Income Verified: No

Employment Status: Part-Time

Employer: Synergy Retail Group

Income (Annual): \$48,500

Assets Verified: Tax Returns Attached

Down Payment: Not Provided

Loan-to-Value Ratio (LTV): 88%

Co-Applicant: Listed (information not attached)

Appraised Value of Property: \$455,000

Attachments:

- Tax Returns
- Property Appraisal

Additional Notes: Applicant currently employed part-time. No income verification documents submitted. Co-applicant details not included.

Loan amount requested exceeds standard LTV threshold. Down payment documentation missing.