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Homeowner, Jon...

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**B Homeowner, Jonathon Richard | Transmittal Summary**

USDA/RHS  ARM  Construction - Permanent (if HELOC, include balance and credit limit)  
 Other Purpose of Refi

Note Information: Loan Amt: 320,000; Note Rate: 6.000; Loan Term: 360; Init P & I: 1,918.56

Mortgage Originator:  Seller  Broker  Correspondent  
 Buydown Terms:  Buydown  
 Broker/Correspondent Name and Company Name: Company/Broker

If Second Mortgage:  Fannie Mae  Freddie Mac  Seller/Other  
 Owner of First Mtg: Original Loan Amount of 1st Mortgage

**III. Underwriting Information**

Underwriter's Name: Tim Russett  
 Appraiser's Name: George Appraiser  
 Appraiser's License #: 12345678  
 Appraiser's Company Name: Appraisals R Us

Present Housing Payment: 2,100.00  
 Proposed Monthly Payments: Borrower's Primary Residence  
 First Mtg P & I: 1,970.30  
 Second Mtg P & I:   
 Hazard Ins: 133.33  
 Taxes: 333.33  
 Mtg Ins:   
 H O A Fees:   
 Other:   
 Total Prim Exp: 2,436.96

Stable Monthly Income			
	Borrower	Co-Borrower	Total
Base Inc	4,200.00	4,000.00	8,200.00
Other Inc			
Pos Cash Flow (Subj Prop)			
<b>Total Inc</b>	<b>4,200.00</b>	<b>4,000.00</b>	<b>8,200.00</b>

**Qualifying Ratios**

Top (Total Prim Exp/Inc): 29.719 %  
 Bottom (Total Paymt/Inc): 44.353 %

Other Obligations:  Neg Cash Flow (Subj Prop)

**Information ...**

Current Status: Update Status  
 Opened (07/07/2009)

Lien	First
Top/Bottom	29.719 / 44.35
LTV/CLTV	80.000 / 80.00
Est. Close	08/17/2008
Lock Exp.	08/08/2008
Loan Amt	320,000
Int/Qual Rate	6.000 / 6.250%
Term/Due	360 /
Payment	1,918.56
Prop Addr	81 Bassett Stre
Type/Purp	Conv / Cash-0
Occupancy	Primary

Loan Checklist: Open Detail

Due	Item