

Requested move in date: 02/01/15

Date record created 12/28/14 12:00 AM



Property Address 123 Ocean St

This address is not located in a USDA eligible area.

Joe Sample Current Address 123 Sample St, Anytown, 32225

CREDITOR	Balance	Monthly Payment	COMMENTS
New Home Loan	126,850	887	Principle & Interest
Macy's Credit Card	127	20	
GMAC Auto Payment	15804	322	Ford SUV
CNAC Auto	12025	[411]	Business Auto
AES Student Loan	3844	50	Going Back to School in September
Bank of America	3008	75	New Credit Card
Capital One	824	40	
Homeowner Association monthly fee (if applicable)	<input type="checkbox"/> No balance		
Monthly homeowner's insurance	<input type="checkbox"/> No balance	95	
Monthly property taxes (est.)	<input type="checkbox"/> No balance	56	
Mortgage Insurance Premium	<input type="checkbox"/> No balance	52	
		1598	Total current monthly payments
Cash required to close (includes downpayment)	30,475		
Loan Amount	126,850		
Loan to value ratio (Loan amount divided by mortgage amount)	83.33%		
Fico credit score	611		Credit score unacceptable for mortgage loan, contact My Credit Team at 412 242-2733.
Type of loan	FHA		
Purchase Price	150,000		← Modify loan by clicking arrows buttons
Downpayment	25,000		
Seller Contribution	4,000		
Loan term in years	30		
Income	5000		
Maximum rent payment	1200		
Market value monthly rent	800		
Estimated payment with insurance, taxes PMI & HOA	1,091		
Front End Ratio (Debts including housing payment ONLY divided by income)	21.82%		
Back End Ratio (TOTAL Debts including housing payment + all debts on credit report / by income)	31.96%		
CONDITIONALLY APPROVED	6111500833		
Access code	12		

I have reviewed these figures and agree they are indicative of my income and expenses. I understand these ratios are based upon today's interest rates and acknowledge they are subject to change. I will not intentionally adopt excessive new debt which could cause these ratios to fall outside of qualifying standards, prior to the execution of the purchase of this home.

Joe Sample