

# Loan Assessment Summary

## Assessment Results

UCD Requirement: **Not Submitted**

### RISK ASSESSMENT

 **GREEN**

[RESULTS](#)

### PURCHASE ELIGIBILITY

 **RED**

[RESULTS](#)

### COLLATERAL R&W\* RELIEF

 **YELLOW**

[RESULTS](#)

### INCOME R&W\* RELIEF

 **YELLOW**

[RESULTS](#)

### ASSET R&W\* RELIEF

 **YELLOW**

[RESULTS](#)

## General Loan Information

LQA TRANSACTION ID 123548543	BATCH SUBMISSION ID 12416173	DATE/TIME OF SUBMISSION 11/19/2024 10:57:22	USER SUBMISSION ID webslr1_ltestuser1
LP KEY N/A	SELLER LOAN IDENTIFIER LQA_RAM3brMerged	MASTER COMMITMENT	APPRAISAL IDENTIFIER

## Property Information & Loan Terms

BORROWER NAME Dad Freddie	PROPERTY ADDRESS 123 VERMONT ST	CITY, STATE, ZIP Arlington, VA, 22201
PROPERTY USAGE TYPE Primary Residence	PURPOSE OF LOAN PURCHASE	PURCHASE PRICE \$582,000
PRODUCT 30-Year Fixed Rate Conventional	AMORTIZATION TYPE FIXED	AMORTIZATION MONTHS 360
INTEREST RATE 6.250 %	LOAN AMOUNT \$485,000	PROPERTY VALUE \$582,000
AREA MEDIAN INCOME % 105.96 %	ALTERATIONS AND REPAIRS AMOUNT N/A	ENERGY IMPROVEMENT AMOUNT N/A
HIGH COST AREA Yes	RURAL AREA No	HIGH NEEDS RURAL REGION No
LOAN PROGRAM IDENTIFIER(S) -	FIRST TIME HOMEBUYER Yes	

## Calculated Values

DTI	LTV	TLTV	HTLTV
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## Assessment Messages 10

### Loan Quality Advisor Results

#### Loan Quality Advisor Messages

CATEGORY NAME	CODE	MESSAGES	RESULT
	LQA1000	No informational messages at this time.	GREEN

### Risk Assessment Results

Result

**GREEN**

Risk Assessment Key  
123548543

Risk Assessment Transaction Number  
123548543

Credit Report Identifier  
 Dad Freddie 999999991000010  
 Mom Freddie 999999991000010  
 Lucky Freddie 999999992600026

#### Risk Assessment Messages

CODE	MESSAGES
RA0001	High likelihood of Accept.

### Collateral Representation and Warranty Relief Results

2

Result

**YELLOW**

#### Collateral Representation and Warranty Relief Messages

CODE	MESSAGES
CN2000	Based on the overall assessment of loan and collateral risk, including appraisal quality, collateral quality and loan characteristics, this loan is not eligible for collateral representation and warranty relief.

CODE	MESSAGES
CN2162	A Document File ID from UCDP that matches the Appraisal Identifier could not be found. Please verify the Appraisal Identifier and address match the appraisal submission.

### Income Representation and Warranty Relief Results

1

Result

**YELLOW**

Income Representation and Warranty Relief Messages

CODE	MESSAGES
IZ2005	The loan must be evaluated in Loan Product Advisor to be eligible for income representation and warranty relief.

### Asset Representation and Warranty Relief Results

1

Result

**YELLOW**

Asset Representation and Warranty Relief Messages

CODE	MESSAGES
AZ2005	The loan must be evaluated in Loan Product Advisor to be eligible for asset representation and warranty relief.

### Purchase Eligibility Results

6

Result

**RED**

Mortgage Conformity Type  
Conforming Mortgage

Purchase Eligibility Messages

CATEGORY NAME	CODE	MESSAGES	RESULT
Mortgage Insurance Eligibility (Charter)	PA1029	MI Coverage Percent or Primary MI Absence Reason Type must be populated.	RED
Appraisal Eligibility	PF9010	The Appraisal Identifier could not be found; confirm the appraisal has been successfully submitted in the UCDP.	RED

CATEGORY NAME	CODE	MESSAGES	RESULT
Data Reasonableness	PP9002	Taxpayer Identifier Value must be valid.	RED
Closing Disclosure Requirement	PQ3004	The Uniform Closing Dataset (UCD) is required. Please submit the UCD and corresponding Closing Disclosure PDF through Loan Closing Advisor.	RED
FICO and AUS Eligibility (Manufactured Homes)	PI4263	A mortgage secured by a manufactured home must be submitted to Loan Product Advisor.	RED
Mortgage Insurance Eligibility (Manufactured Homes)	PI8007	The Primary MI Absence Reason Type (Subject Loan, Current) is not populated. Please confirm that the data is correct.	RED

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\*Representation and Warranty