

Loan Assessment Summary

Assessment Results		UCD Requirement: Not Submitted	
RISK ASSESSMENT		PURCHASE ELIGIBILITY	
<div><div></div><div>GREEN</div></div>		<div><div></div><div>RED</div></div>	
<div>RESULTS</div>		<div>RESULTS</div>	
COLLATERAL R&W* RELIEF		INCOME R&W* RELIEF	
<div><div></div><div>YELLOW</div></div>		<div><div></div><div>YELLOW</div></div>	
<div>RESULTS</div>		<div>RESULTS</div>	
		ASSET R&W* RELIEF	
		<div><div></div><div>YELLOW</div></div>	
		<div>RESULTS</div>	

General Loan Information

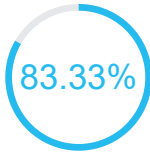
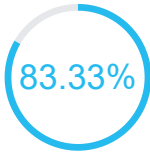
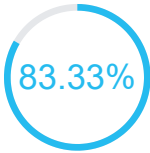
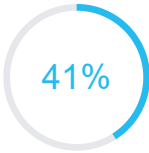
LQA TRANSACTION ID	BATCH SUBMISSION ID	DATE/TIME OF SUBMISSION	USER SUBMISSION ID
123548547	12416177	11/19/2024 10:58:17	webslr1_ltestuser1
LP KEY	SELLER LOAN IDENTIFIER	MASTER COMMITMENT	APPRAISAL IDENTIFIER
N/A	LQA_RAM2brMerged		

Property Information & Loan Terms

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

Calculated Values

DTI	LTV	TLTV	HTLTV
-----	-----	------	-------



Assessment Messages 9

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	Risk Assessment Transaction Number	Credit Report Identifier
123548547	123548547	Patrick Freddie 999999990500005 Lorraine Freddie 999999990500005

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

5

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
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

*Representation and Warranty