

# 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  
123548547

BATCH SUBMISSION ID  
12416177

DATE/TIME OF SUBMISSION  
11/19/2024 10:58:17

USER SUBMISSION ID  
webslr1\_ltestuser1

LP KEY  
N/A

SELLER LOAN IDENTIFIER  
LQA\_RAM2brMerged

MASTER COMMITMENT

APPRAISAL IDENTIFIER

## Property Information & Loan Terms

BORROWER NAME  
Patrick 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



## 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			
<b>GREEN</b>			
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