

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
123548554

BATCH SUBMISSION ID
12416184

DATE/TIME OF SUBMISSION
11/19/2024 11:00:24

USER SUBMISSION ID
webslr1_ltestuser1

LP KEY
N/A

SELLER LOAN IDENTIFIER
LQA_RAM2brInfiles

MASTER COMMITMENT

APPRAISAL IDENTIFIER

Property Information & Loan Terms

BORROWER NAME
John LLKEHKFUA

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 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
123548554

Risk Assessment Transaction Number
123548554

Credit Report Identifier
N/A

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

*Representation and Warranty