

Up Next

Xactus 360

Chris King & Dale Petrillo

\$2,623,425

xactus360

Ordering a Pre-Qual Report

Xactus LOGIN INFORMATION

Borrowers ^{*} Loan Number Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type ^{*} Reference Number

Report Type ^{*} Report On ^{*} Experian Equifax TransUnion

Consumer Credit
Mortgage Only
PreQual
Refresh

SSN Birth Date

Firstimer Alice

Ordering a Pre-Qual Report

Xactus LOGIN INFORMATION

Borrowers ^{*} Alice Firstimer Loan Number 150001512791 Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type ^{*} New Report Reference Number

Report Type ^{*} PreQual Report On ^{*} Individual

Import Liabilities

Do not import

Import all

Import with balances only

SSN xxx-xx-9991 Birth Date 01/01/1991

Credit Bureaus

- Experian
- Equifax
- TransUnion

Pre-Qual Report

xactus  370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451



Pre-QualificationX

SUPREME LENDING
14801 Quorum Dr
Ste 300
Dallas, TX 75254

Client Code:
Requested By: Chris King
Loan Number:
Reissued By:
SUPREME LENDING (SL-CORPORATE)

Ordered: 08/08/2023
Released: 08/08/2023
Reissued:

Report ID: [11302011](#)
Repositories: EQX/EXP/TUC
Price:

[Order Verifications](#)

Borrower			Co-Borrower		
Name			Name		
SSN	DOB		SSN	DOB	
Current Address			Current Address		

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5	FICO Risk Score, Classic (04)	Fair Isaac (v2)	FICO Classic v5
741	756	741	693	723	[716]

Fraud Messages		
Date	Reported On	Comment
08/08/2023	EQX-A1	IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT. *
08/08/2023	EQX-C1	IDENTITY SCAN: INQUIRY ADDRESS IS LISTED AS A MULTI-DWELLING UNIT. *

Credit Summary											
Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments			
								30 Days	60 Days	90+ Days	
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0	
Revolving/Credit Line	6	5	0	\$0	\$134	\$6,764	0	0	0	0	
Auto	0	0	0	\$0	\$0	\$0	0	0	0	0	
Education	14	12	0	\$0	\$0	\$153,598	0	0	0	0	
Other Installment	0	0	0	\$0	\$0	\$0	0	0	0	0	
Totals	20	17	0	\$0	\$134	\$160,362	0	0	0	0	

Number of Public Records:	0	Available Credit:	\$48,986
Number of Collections/Charge-offs:	0	Revolving/Credit Line Used:	12%
Bankruptcy:	No	Number of Inquiries:	0
		Number of Authorized User Accounts:	0

Wayfinder and What IF Simulator

Actions:

- | [Copy/Merge/Unmerge](#)
- | [Order RescoreX](#)
- | [Liens and Judgements](#)
- | [Compare Reports](#)
- | [Submit Service Request](#)
- | [Download Loan Data/1003](#)
- | [Reassign Report Owner](#)
- | [Cancel Report \(Allow Repull\)](#)
- | [Upload Supporting Docs](#)

- | [Order New Credit ReportX](#)
- | [Order New Mortgage Only](#)
- | [Order New Pre-QualificationX](#)

Options:

- | [Subscriber Directory](#)
- | [View Authorization](#)
- | [Letter Of Explanation](#)
- | [Consumer Disclosure](#)
- | [Adverse Action Notice](#)
- | [Customize Report](#)

Borrower				Co-Borrower	
Borrower:	SSN:			Add Co-Borrower	
Address: 2121 13th Av					
Las Vegas, NV, 89109					
Email:					Phone:
Scores					
	TransUnion	Experian	Equifax		
FICO:	N/A	N/A	N/A		
Credit Assure:					
Wayfinder™:					
What-If™:	Order	Order	Order		
Xcel ScoreX ⓘ:	Order				
Summary					
Accounts: 3			Balance: \$9,431		
Open Accounts: 2			Payment: \$275		
Delinquent Accounts: 0			Past Due: \$0		
Details					
Loan Number: 100001800310			Status: Completed		
Report ID: 50241800			Entered: 08-31-2023, 03:02:51 PM		
Report Type: PrequalificationX			Completed: 08-31-2023, 03:02:51 PM		
Available Reports					
		Report Type	Date	Format	
View	Download	PrequalificationX	08-31-2023, 03:02:51 PM	PDF	

Wayfinder

What-If

Desktop Underwriter Early Assessment

DU Submission – Pre-Qual

Shortcuts and Tools	
2015 Itemization	Reconciliation
Allocate Credits	Relock
Appraisal Services	Request Setup
Cash To Close	Revert Setup
Change Program	SBS Compare
Dashboard	Sub. Financing
DO Submission	TQL Services
Dual AUS	URLA Lender
DU Submission	URLA P1
eDisclosures	URLA P2
Get Fees	URLA P3
Get Late Fees	URLA P4
Import Liabilities	USPS History
Income Calculator	USPS Validation
Lender Credit	VA Payment
Loan Estimate P1	VA Portal
Loan Estimate P2	Velocify Sync
Loan Estimate P3	View Credit
Lock N' List	VOD
LPA Submission	VOE Verifications
Order Credit	VOI
Order Verifications	VOL
Product & Pricing	VOM
Quick Insured	Zillow lookup
Rate Lock Agreement	eDisclosures (OLD)

Show Changes OFF

View

All Messages 

Summary of Findings

Casefile ID
1653859113

Recommendation
Approve/Eligible

Borrower 1

Submission Number 5

Borrower 2

Submission Date 08/22/2023 02:13PM

Lender Loan Number

First Submission Date 08/16/2023 02:40PM

DU Version 11.1

Casefile Create Date 08/16/2023

Mortgage Information

LTV/CLTV/HCLTV 97.00% / 97.00% / 97.00%

Note Rate 7.125%

Housing Expense Ratio 15.34%

Loan Type Conventional

Debt-to-Income Ratio 25.76%

Loan Term 360

Total Loan Amount \$271,600.00

Amortization Type Fixed Rate

Sales Price (purchase transactions) \$280,000.00

Loan Purpose Purchase

Refi Purpose

▶ Summary of Findings

Risk / Eligibility

Findings

▶ Verification Messages / Approval Conditions

Observations

▶ Underwriting Analysis Report

Show Changes OFF View All Messages ▼

Summary of Findings

Property Information

Value Acceptance ⊘ Not Eligible

Appraisal Rep & Warrant Not Applicable

Risk / Eligibility

- 1 The risk profile of this loan casefile appears to meet Fannie Mae's guidelines. (MSG ID 0008)
- 2 This loan casefile appears to meet Fannie Mae's eligibility requirements. (MSG ID 0009)
- 3 This is an Early Assessment conditional recommendation because the casefile is underwritten using credit file data requested from soft inquiries (or from fewer than three credit reporting bureaus). To be eligible for delivery as a DU loan, the lender must request a three in-file merged credit report and re-submit the casefile to Desktop Underwriter. See Credit Report Requirements in Desktop Underwriter. (MSG ID 3087)
- 4 Funds in the amount of \$100,000 are available for disbursement.
 - Available funds are insured.
 - Assets sufficient to close loan.
 (MSG ID 0107)

Summary of Findings

Mortgage Information

Property Information

Risk / Eligibility

Findings

Verification Messages / Approval Conditions

Observations

Underwriting Analysis Report

This is an Early Assessment conditional recommendation because the casefile is underwritten using credit file data requested from soft inquiries (or from fewer than three credit reporting bureaus). To be eligible for delivery as a DU loan, the lender must request a three in-file merged credit report and re-submit the casefile to Desktop Underwriter. See Credit Report Requirements in Desktop Underwriter. B3-5.2-01, Requirements for Credit Reports. (MSG ID 3087)

Up Next

Disclosure Automation

Staci Pearson & Chase Pierson

Benefits of Disclosure Automation

Plan Code
automatically
filled in

Multiple
Borrowers
disclosed
simultaneously

LE sent date will
automatically be
populated

Borrower's last
4 SSN will be
filled in

Benefits of Disclosure Automation

No longer wait inside
the loan file – just
save and exit

MI will be
automatically added

All eDisclosure
Validation points on
the same screen

Disclosure Desk NG

Disclosure Request Required Questions

Disclosure Request Questions Completed

Disclosure Request Questions

#20 Gov1 Purpose of the Loan

TX Disclosure Delivered By

Mortgage Insurance Setup

Application Information

Borrower Information Complete

Application #1 Borrower - Andy America

First: Middle: Last: Suffix: SSN: DOB: Citizenship:

Home Phone: Work Phone: Cell Phone: Email: Country of Citizenship:

Vesting Type:

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three years?

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

Ethnicity

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - Enter origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

Information Not Provided

Not Applicable

Sex

Female

Male

I do not wish to provide this information

Information Not Provided

Not Applicable

Race

American Indian or Alaska Native

Enter name of enrolled or principal tribe:

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - Enter race:

No

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

No

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

If YES, what is the amount of this money?

No

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?

No

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?

No

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?

No

G. Are there any outstanding judgments against you?

No

H. Are you currently delinquent or in default on a federal debt?

No

I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

No

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

No

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?

No

L. Have you had property foreclosed upon in the last 7 years?

No

M. Have you declared bankruptcy within the past 7 years?

If YES, identify the type(s) of bankruptcy:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Email Notifications to the Requestor

If the loan was sidelined
(go to Branch Support to
review)

When a US Mail package
(wet sign) is ready to be
printed

NOTE: When Disclosure Automation is 100% live, there will be a button on the Borrower Summary | SL form instead of needing to navigate to the Disclosure Desk NG form.

Work Smarter, Not Harder

Up Next

Closing Disclosure Automation

Tony Dotson

Benefits of Closing Disclosure Automation

- Branch has more control through the loan life cycle
- LO/LP can send a CD at anytime to meet borrowers desired closing date

Data Input

- LO/LP will input required data on the below forms in Encompass to generate an accurate CD to the borrower:
 - 2015 Itemization
 - Closing Disclosure Page 3 and 5
 - Closing Summary SL

Process Summary SL Screen/Closing Tab

Processing Summary | SL

Basic Info	FHA	VA	USDA	Underwriting	Closing
------------	-----	----	------	--------------	---------

Closing Shortcuts and Tools

Closing Type

Docs Requested Date

Processing Summary | SL

Basic Info	FHA	VA	USDA	Underwriting	Closing
------------	-----	----	------	--------------	---------

Closing Shortcuts and Tools

Closing Type

Docs Requested Date

Run Integrity Check

Borrower Summary

Application #1	Borrower Integrity	Application Integrity	eConsent	Initial Disclosure	Re-Disclosure	Appraisal Disclosure	SSN
Amanda T Stevenson	✓	!	✓				8554

Disclosure Request

PREPARE AS WET SIGN DISCLOSURE.

Request CD Disclosure

Disclosure Checklist **Run Integrity Check**

Disclosure Request Required Questions

Disclosure Request Questions Completed

Disclosure Request Questions !

Document Date	Closing Date	Doc Signing Date
<input type="text"/>	09/15/2023	<input type="text"/>

Re-Run Integrity Check

Disclosure Checklist Run Integrity Check

Disclosure Request Required Questions

- Disclosure Request Questions Completed
- Mortgage Insurance Setup

Application Information

- Borrower Information Complete
- Application Information Complete
- Loan Program Information Complete

Loan Program Specific Information

- Loan Program Information Complete
- Loan Templates Applied
- Aggregate Setup

File Contacts

- File Contacts Information Complete

Request CD Disclosure

Borrower Summary

Application #1

	Borrower Integrity	Application Integrity	eConsent	Initial Disclosure	Re-Disclosure	Appraisal Disclosure	SSN	
Amanda T Stevenson	✓	✓	✓				8554	

Disclosure Request

PREPARE AS WET SIGN DISCLOSURE.

[Request CD Disclosure](#)

Request CD Disclosure

The screenshot displays a software interface for loan management. The main window is titled "Borrower Summary" and shows a table for "Application #1" with columns for "Borrower Integrity", "Application Integrity", "eConsent", "Initial Disclosure", "Re-Disclosure", "Appraisal Disclosure", and "SSN". The borrower's name is "Amanda T Stevenson" and the SSN is "8554".

A "Request Disclosures" dialog box is open in the foreground, containing the following text:

By submitting this loan for early disclosure you agree that you have;

- 1) You agree the borrower will be bringing \$367.55 to close this loan.
- 2) You agree the monthly housing payment should be \$990.01.
- 3) Updated all fees on the Itemization.
- 4) Removed all erroneous fees from the Itemization.
- 5) Updated all payee names for services on the Itemization.

Would you still like to submit this loan for automated CD generation?

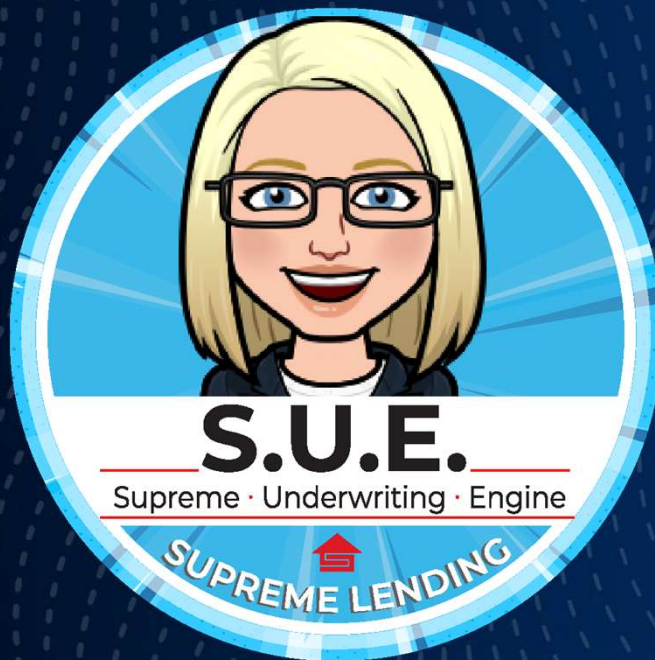
Buttons for "Yes" and "No" are at the bottom of the dialog.

In the background, there is a "Request CD Disclosure" button and a "Run Integrity Check" button.

Up Next

S.U.E. for the Field

Sue Metzger & Niki Kachel



Benefits

- Uniform conditions based on specific borrower data
Confidence when issuing a pre-qualification to a borrower
- Saves Processor and Underwriter time searching for documents (link to condition)
- Provides more detailed checklist for borrower
- Data changes easily identified
- Achieve CTC quicker with fewer UW submissions
- Improves efficiency, accuracy and consistency

7 Alerts & Messages Log

<input type="checkbox"/> File Started	05/04/22
<input type="checkbox"/> Send to processing	
<input type="checkbox"/> Submitted	
<input type="checkbox"/> Initial Decision	
<input type="checkbox"/> Resubmittal	
<input type="checkbox"/> Clear To Close	
<input type="checkbox"/> Closing	
<input type="checkbox"/> Funding	
<input checked="" type="checkbox"/> Shipping	
<input type="checkbox"/> Purchase	
<input checked="" type="checkbox"/> Completion	

Search: X ★ ← →

Forms Tools Services


Aggregate Escrow Account

aiUnderwriter

Allocate Credits | SL

aiUnderwriter

AI Underwriter™



Last Run



AI Underwriter

Status : Underwriting Complete!
 Transaction ID : 2e1c3fba-4886-4bdb-bfc6-77705aaf298a
 Loan ID : 100001758958

- Document Analysis
- Document Imported
- Document Not Ready
- Document Not Found
- Import Alert
- No Application
- Analysis Not Required

APPLICATION				IMPORT
#1	#2	#3	#4	
				Credit Report
				Desktop Underwriter
				Loan Product Advisor
				FHA/VA Total Scorecard
				Appraisal
				Fannie Mae SSR
				Freddie Mac SSR
				DataVerify Drive Report
				FEMA Disaster Report

APPLICATION				IMPORT
#1	#2	#3	#4	
				FHA Case Assignment
				FHA Previous Case Assignment
				FHA Address Validation
				FHA Credit Query
				FHA CANVS Query
				PRISM Assets
				PRISM Income
				Past Import Calculations
				Past Import Global Calculations

ADDED (61) Status Updated Removed

Import	Tab	Category	Name	Description	Internal	External	Owner	PriorTo
<input checked="" type="checkbox"/>	PRE	Credit	(*) (C-0025) Credit - AUS - Final	The final AUS to match final UW approval's such as Do...				FTD
<input checked="" type="checkbox"/>	PRE	Legal	(*) (L-0048) Credit - LDP/GSA	Check all parties to the transaction AND check the A...				FTD
<input checked="" type="checkbox"/>	PRE	Property	(*) (P-0073) Property - Homeowner's Insurance	Declaration page with acceptable amount of covera...				FTD
<input checked="" type="checkbox"/>	PRE	Legal	(*) (L-0091) Closing - Title to be in the name of:	Ken Customer				AC
<input checked="" type="checkbox"/>	PRE	Property	(*) (P-0057) Property - Flood Certificate	Life of Loan flood certificate to indicate if property is ...				FTD
<input checked="" type="checkbox"/>	PRE	Credit	(*) (C-0004) Credit - Child Support or Alimony	Provide all pages of the child's support agreement ref...				FTD
<input checked="" type="checkbox"/>	PRE	Legal	(*) (L-0047) Income - IRS 4506 C	Request for Transcript of Tax Return. Loans closed af...				FTD
<input checked="" type="checkbox"/>	PRE	Assets	(*) (A-0012) Assets - Gift - Received At Closing	Copy of Cashier Checks showing donor, Joe Smith as r...				PTF
<input checked="" type="checkbox"/>	PRE	Misc	(*) (M-0051) Declaration A	Real estate owned appears on the application, but ...				FTD
<input checked="" type="checkbox"/>	PRE	Assets	(*) (A-0013) Assets - Gift	Provide a fully completed gift letters signed by all par...				FTD
<input checked="" type="checkbox"/>	PRE	Credit	(*) (C-5002) Property - Mortgage Insurance Certificate	NI Coverage of 35% required - Reduced coverage is ...				FTD

Preliminary Conditions

Encompass eFolder

eFolder Conditions Help

Documents **Preliminary Conditions** Underwriting Conditions Post-Closing Conditions Delivery Conditions Packages History

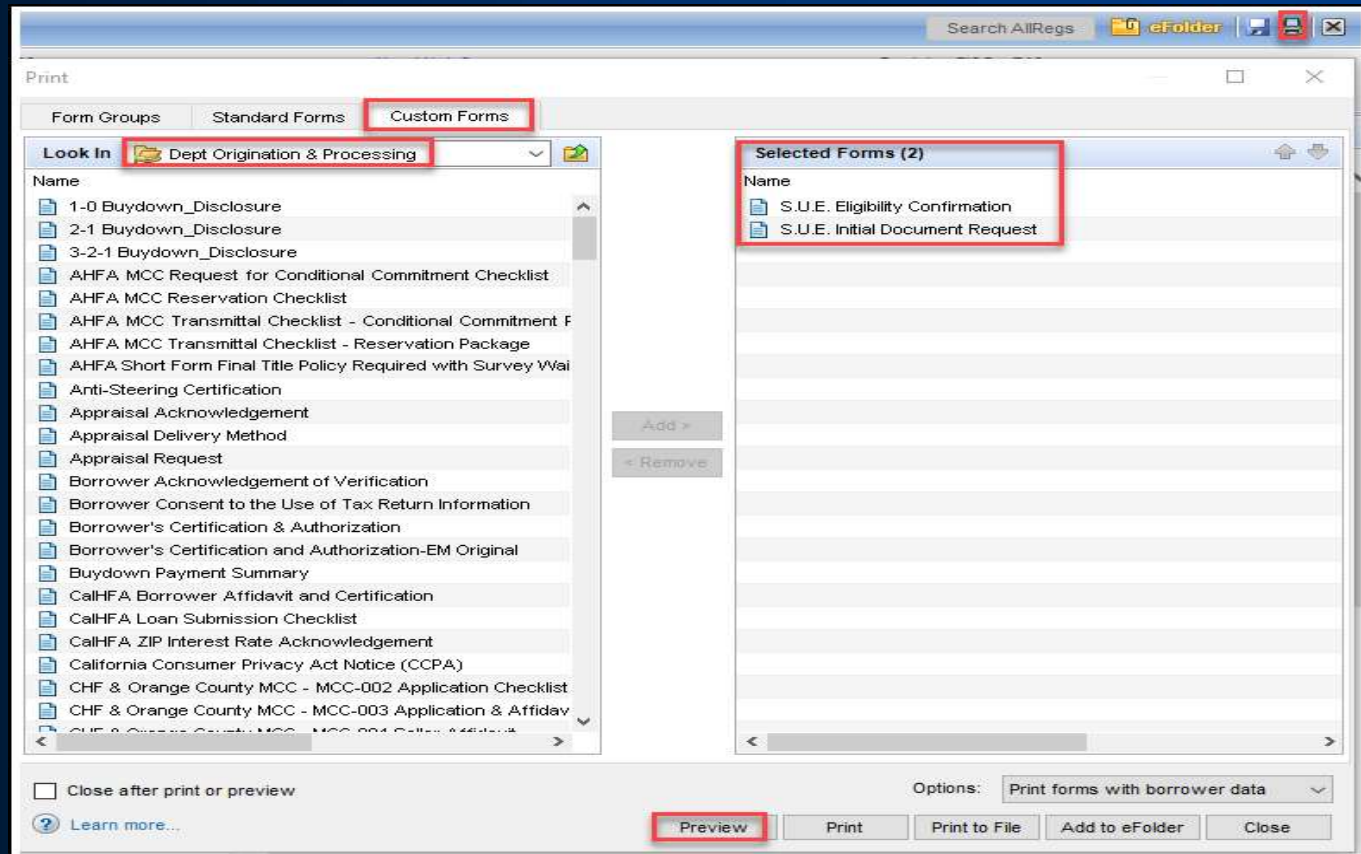
Conditions View Standard View

Preliminary Conditions (67)

Do	Name	Description	Source	UW A...	Category	Prior To
	(*) (A-0012) Assets - Gift - Received At Closing	Copy of Cashier Check showing donor, Joe Smith as remitter in the amount of 5000.00, from Wells Fargo acct #5678 Should show payable to t...	aiUnd...	Yes	Assets	Funding
	(*) (A-0013) Assets - Gift	Provide a fully completed gift letter signed by all parties, copy of cancelled check or cashiers check and borrower's bank statement or bank prin...	aiUnd...	Yes	Assets	Docs
	(*) (A-0060) Assets - Bank Statements	Provide 2 MONTHS Bank Statement to document sufficient funds for closing and reserves (if applicable) of \$13863.06	aiUnd...	Yes	Assets	Docs
	(*) (A-5004) Closing - Seller Contributions 3%	Maximum Seller/Third Party Contributions not to exceed maximum allowed per program / property type 3% or \$4000.00 amount per the sales c...	aiUnd...	Yes	Assets	Closing
	(*) (A-5007) Closing - Funds to Close	are not to exceed \$13863.06	aiUnd...	Yes	Assets	Closing
	(*) (A-5008) Closing - No Cash Back - Purchase	Borrower cannot receive cash back amounting to more than the verified earnest money.	aiUnd...	Yes	Assets	Funding
	(*) (A-5018) Assets - Stock Statements	Provide the most recent stock or bond brokerage statement, including all pages, to verify assets required for down payment, closing costs, and/...	aiUnd...	Yes	Assets	Docs
	(*) (A-5156) Short Funds to Close	Document additional assets to cover required funds of 13863.06 per DU findings.	aiUnd...	Yes	Assets	Docs
	(*) (C-0004) Credit - Child Support or Alimony	Provide all pages of the child support agreement reflecting the amount owed per month.	aiUnd...	Yes	Credit	Docs
	(*) (C-0010) Conventional - FNMA DU Early Chec...	Underwriter/Underwriting Assistant must resolve all Warnings/Errors and resubmit to Early Check until you receive 0 Fatals and 0 Warnings to F...	aiUnd...	Yes	Credit	Docs
	(*) (C-0025) Credit - AUS - Final	The final AUS to match final UW approval such as Doc Level, 1 year Tax Return, Appraisal Waiver, etc.	aiUnd...	Yes	Credit	Docs
	(*) (C-0123) Credit - Homebuyer Education (DU)	Required when all occupying borrowers are first-time homebuyers - see guidelines for the list of approved providers - Certificate of Completion...	aiUnd...	Yes	Property	Docs
	(*) (C-0182) Credit report doesn't match DU	The credit report ID used to run DU does not match the credit report ID imported into Encompass for 1 or more borrowers.	aiUnd...	Yes	Credit	Docs
	(*) (C-5002) Property - Mortgage Insurance Certifi...	MI Coverage of 35% required -- Reduced coverage is not acceptable.	aiUnd...	Yes	Credit	Docs
	(*) (C-5005) Closing - Document Expiration	Loan must close by the expiration date of 04/14/2023.	aiUnd...	Yes	Credit	Closing
	(*) (C-5010) Credit - LGI	to be reviewed - AUS to be re-run if debt increases 3% or greater with DTI of 50% or less, DTI exceeds 45%, and/or any new liabilities are inc...	aiUnd...	Yes	Credit	Docs
	(*) (C-5016) Credit - REO - Free & Clear	Provide evidence the following Property is owned Free & Clear: 1234 Jones St. - Verify if borrower owns. along with most recent Taxes, Insura...	aiUnd...	Yes	Credit	Docs
	(*) (C-5084) Credit - Credit Supplement	Satisfactory credit supplement to verify Mortgage history is current.	aiUnd...	Yes	Credit	Docs
	(*) (C-5144) Credit - Tri-Merge Report	Loan is currently approved with a soft pull credit report. Must provide a 3 bureau hard pull credit report and that report must be imported to AUS...	aiUnd...	Yes	Credit	Docs
	(*) (I-0032) Closing - Verbal VOE - Borrower	Provide Verbal VOE(s), dated no more than 5 calendar days prior to the closing date, that supports current active employment and duration of...	aiUnd...	Yes	Income	Closing
	(*) (I-0063) Income - Rental Income	Provide most recent federal income tax return (Pages 1, 2 and Schedule E) to verify rental income. Or if property was put into service after mos...	aiUnd...	Yes	Income	Docs
	(*) (I-0068) Borrower - Income - Amazon	Borrower(s) income, including bonus and/or overtime income must be supported by:	aiUnd...	Yes	Income	Docs
	(*) (I-5019) Income - Third Party Search	Provide a third party search on all employers - past and present - that reflect on the URLA confirming existence, address, and phone number....	aiUnd...	Yes	Income	Docs
	(*) (I-5037) Income - Tax Transcripts(1040s)	Provide tax transcripts (1040s) and compare to tax returns in file - must match exactly.	aiUnd...	Yes	Income	Docs
	(*) (L-0047) Income - IRS 4506 C	Request for Transcript of Tax Return. Loans closed after April 15th must have the current reporting tax year included. ie: loan closes 05/01/20...	aiUnd...	Yes	Legal	Docs
	(*) (L-0048) Credit - LDP/GSA	Check all parties to the transaction AND check the Appraiser, Appraisal firm (not MyAMC LLC) and Attorney/Closing Agent.	aiUnd...	Yes	Legal	Docs
	(*) (L-0091) Closing - Title to be in the name of:	Ken Customer	aiUnd...	Yes	Legal	Closing

Seller Contributions 3%

Printing S.U.E Forms



Eligibility Confirmation with S.U.E.

Thank you for starting your home loan application to Supreme Lending. We are happy to inform you that S.U.E. (Supreme Underwriting Engine) was used to review and analyze your loan data and it appears to meet the eligibility requirements for a mortgage loan in the amount and terms described below.

08/31/2023

Mortgage Banker: Everett Financial
NMLS #2129
14801 Quorum Dr Suite 300
Dallas, TX 75254
972-447-5612 Phone

Applicant: Loco Motion
Co-Applicant(s):
Address: 00345 Yankee Point Road
San Jose, CA 95129

Thank you for starting your home loan application with Supreme Lending. We are happy to inform you that S.U.E. (Supreme Underwriting Engine) was used to review and analyze your loan data and it appears to meet the eligibility requirements for a mortgage loan in the amount and terms described below.

Sales Price:	\$345,000.00
Loan Amount:	\$310,500.00
Interest Rate:	7.250%
Loan Term:	360 Months
Interest Rate Lock Expires (if applicable):	09/26/2023
Maximum Loan to Value:	90.000 / 90.000
Loan Type and Program:	Conventional and C30
Secondary Financing Terms (if applicable):	

The interest rate indicated above was used for approval purposes and is subject to change until the rate has been locked. ¹

Subject Property: 7401 Providence Dr, Rowlett, TX 75089

¹ This statement only applies if the interest rate has not been locked.

Page 1 of 2

NMLS 1440442
14801 Quorum Dr Suite 300
Dallas, TX 75254
972-447-5612 Phone
972-499-7152 Fax
Zoe.Metcalf@supremelending.com

This offer is subject to review by a Supreme Lending underwriter and verification of the information provided. This is not a loan approval not a commitment to lend.

Page 2 of 2

This offer is subject to review by a Supreme Lending underwriter and verification of the information provided. This is not a loan approval nor commitment to lend.

Borrower Initial Doc Request



Initial Document Request

Applicant: Ken Customer

Co-Applicant:

Address: 7401 Providence Dr
Rowlett, TX 75089

Thank you for starting your home loan application with Supreme Lending. Your loan has been submitted through our Supreme Underwriting Engine and the next step is to gather some required documentation for review. The following is a list of documents needed to get things started, however additional documents may be required later in the process.

- {L-0047} Income - IRS 4506 C - Request for Transcript of Tax Return. Loans closed after April 15th must have the current reporting tax year included. Ie: loan closes 05/01/2023 4506 C must show 2022, 2021 & 2020
- {C-0004} Credit - Child Support or Alimony - Provide all pages of the child support agreement reflecting the amount owed per month.
- {P-5015} Property - Sales Contract - A complete fully executed sales contract with all pages and addendums
- {C-5084} Credit - Credit Supplement - Satisfactory credit supplement to verify Mortgage history is current..
- {A-5156} Short Funds to Close - Document additional assets to cover required funds of 13863.06
- {{C-5144} Credit - Tri-Merge Report - Loan is currently approved with a soft pull credit report. Must provide a 3 bureau hard pull credit report and that report must be imported to AUS. AUS approval must be maintained.
- {C-0182} Credit report doesn't match DU - The credit report ID used to run DU does not match the credit report ID imported into Encompass for 1 or more borrowers.
- {C-0123} Credit - Homebuyer Education (DU) - Required when all occupying borrowers are first-time
- (*) {I-0063} Income - Rental Income - Provide most recent federal income tax return (Pages 1, 2 and Schedule E) to

Up Next

Express Closing

Tony Dotson

Benefits of Express Closing

10-12

Minutes
Borrower Signing
Appointment

5-7

Documents
Signed at the Table

90%

Signing Error
Reduction

25%

YTD Volume
Closed with
Express Closing

Enhanced Digital Experience

Requires Express Closing Platform

eNote/Hybrid+

Allows borrower
electronic signatures
on the note

RON

Allows borrower to eSign
the entire document
package virtually

Sign Up: ExpressClosing@SupremeLending.com