

Checking 1003 information on eHome

1. Once loan has been uploaded to eHome, data should be verified on the **1003 screen, tab 2.**
2. The user may get to the 1003 by selecting the loan on the pipeline screen and clicking the borrowers' name. This will take the user to the **Check Guidelines** tab 3.

Borrower/App	LoanAmt	Code	Ln	St	Loan No	StartBy	Start	Credit	Pass	Submit	Status/Conds	Locked	Expires	Progress	Docs	Log
Firstimer, Alice	\$52,100		1st	IA	9999010001 testlo	06/09	06/09	Pass	-		App/Prequal					
Firstimer, Alice	\$46,900	R: C31L	1st	IA	5035012334 testlo	06/08	06/08	Pass	06/18		Registered		07/08/10			
Firstimer, Alice	\$231,150	R: FF30	1st	CO	5035012337 testlo	06/08	06/08	Pass	06/08		Registered		06/23/10			

3. The user is now within the loan data of the selected loan and can select the **1003 tab 2.**

Home Savings. eHome HSOA - PENDING RETAIL User: testlo

PIPELINE PRICER LOG-OFF

Find: LastName = Sort: Modified New App:

WEB-ENTRY™ 1003 Loan No: 9999010003

1003: Firstimer, Alice Page 1 [Page 2] [Page 3]

Credit 1003 Guidelines DU Price Submit Docs

Income other than Borrower's used. Coborrower/Spouse income not used, but debts YES.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mtg Applied for: FHA Agency Case No: Lender Case No: 9999010003
 Loan Amount: \$58,590.00 Interest Rate: 6.500% Months: 360 Amort Type: Fixed Arm Type: Other Explan.

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Address: 123 Elm Street No. Units: 1 Yr Built:
 ZipCitySt: 50066 Dawson IA Purpose: Purch OccStatus: Owner Occ

III. BORROWER INFORMATION

Borrower F.Name: Alice M: L: Firstimer Jr: SSN: 991-91-9991 DOB: YrsSchool:
Coborrower F.Name: M: L: Jr: SSN: DOB: YrsSchool:

Move between pages of 1003 by selecting page number.

4. There are three pages within the **1003 Tab**. The user may move between the pages of the 1003 by selecting the page number on the top left hand portion of page 1.

5. Page 2 of the 1003 has a unique feature in the middle called the Loan Scoreboard which gives a brief summary unique to the loan.

All income should be identified by type. Up to three additional "other" incomes may be listed. More requires a cover memo upon submission.

Loan Scoreboard keeps running total of DTI, savings or increases to housing.

Liabilities to be paid off or excluded from ratios may be identified.

Commissions:	\$70.00	\$70.00	Hazard Insurance:	\$30.00	\$45.00
Dividends/Interest:	\$30.00	\$30.00	Real Estate Taxes:	\$170.00	\$136.00
Net Rental Income (Present):	\$1,250.00	← for 1003	Mtg Insurance:	\$88.00	
Net Rental Income (Proposed):	for DTI →	\$1,250.00	H.O.A. Dues:	\$11.00	\$3.66
Other Income:	\$150.00	\$0.00	\$150.00	Other:	\$1.00
Total this Bor/Cob:	\$16,000.00	\$0.00	\$17,250.00	Total Monthly:	\$2,800.00
Total from other Coborrowers:			\$0.00	Total from other Coborrowers:	\$0.00
PROPOSED Total All Borrowers:			\$17,250.00	PROPOSED Total All Borrowers:	\$2,300.00

BC	Other Incomes	Amount/Mo	PROPOSED	This New Loan	Other Lien(s)
B	Notes Receivable/Installment	\$150.00	New Loan: 1st Lien	None	JrLien
	N/A		Loan Amt: \$416,500		
	N/A		Term Mos: 360 @ 4.500%		
			Mo Pmt: \$2,110.34	i/o	

LOAN-SCOREBOARD!™					
Ln Purpose:	Refinance	Mkt Value:	\$750,000	Pay-Offs:	\$400,000.00
OCC Status:	Owner Occ	LTV:	55.53%	CashToBor:	\$12,775.25
Prop Type:	SFR/SFD	CLTV:	55.53%	Savings!	\$500.00
View Credit		Housing:	13.33%	Debt/DTI:	14.30%
		Disp Inc.:	\$14,783.00		

VI a. LIABILITIES/PAYOFFS WORKSHEET										
Mtg	Prop No	Creditor	Acct#	Balance	Payment	Mos Left	Pay	Excl	Del	Proposed
<input type="checkbox"/>		MOUNTAIN BANK	3562A0197325344	\$2,600.00	\$123.00		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$123.00
<input type="checkbox"/>		HEMLOCKS	98E543184026	\$437.00	\$44.00		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$44.00
<input type="checkbox"/>		BAY COMPANY	4681123R101	\$0.00	\$0.00		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	\$0.00
<input checked="" type="checkbox"/>	1	HSAO	12545845	\$400,000.00	\$0.00		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	PrimResExp

Mortgage liabilities must be matched to REO listed on bottom of this page of the 1003. Selecting the MTG box for Equity Lines of Credit will impact the purpose of a refinance transaction with regards to cash out or no cash out. **If loan includes the payoff of Equity Line** for subject, loan will be considered a cash out transaction. If transaction is to be priced as Cash Out, do not select MTG box for Equity Line.

Total from Other Borrowers: \$0.00
 PROPOSED Total All Borrowers: \$2,161.93

VI b. SCHEDULE OF REAL ESTATE CURRENTLY OWNED RentAdj: x 75%

Property #1 x SubjProp	Prop Type	Mkt Value	Gross Rent	Mtg Pmts	InsMaintTx	Net Income
REO1	SFR/SFD	\$250,000		\$4,000.00	\$131.25	\$0.00
	Owner	CurRes: x 75%		\$0.00	←Proposed→	\$0.00
Property #2 x	Prop Type	Mkt Value	Gross Rent	Mtg Pmts	InsMaintTx	Net Income
REO2	SFR/SFD	\$250,000	\$2,000.00	\$750.00	\$250.00	\$500.00
	Rental	CurRes: x 75%		\$750.00	←Proposed→	\$500.00

ADD ANOTHER Total Net Rental Income: Present (for 1003): \$500.00 Proposed (for DTI): \$500.00

VI c. ASSETS Completed Jointly

Asset Type	Description	Acct Number	Cash/Mkt Value
Deposit Held By:			\$0.00
Cash on Sales Contract	ABC Realty		\$10,000.00
Checking Account	Bank of Noosh	123456	\$12,000.00
Certificate of Deposit	Bank of Noosh	1234567	\$100,000.00
N/A			
Trust Funds	Fidelity Investments	6465456	\$50,000.00
Mutual Funds	UBS	55555	\$120,000.00
N/A			
N/A			
Life Ins. Net Cash Value:	Face Amount:		
		Sub-Total Liquid Assets	\$282,000.00
Real Estate Owned:	(Present)		\$500,000.00
Vested Interest in Retirement Funds:			
Net Worth of Business:			
Auto (Yr/Make/Model):			
Auto (Yr/Make/Model):			
Auto (Yr/Make/Model):			
Auto (Yr/Make/Model):			
Other Asset:			
Other Asset:			
Other Asset:			
Other Asset:			
		Total Assets	\$782,000.00
		Total assets other borrowers	\$0.00
		Total assets all borrowers	\$782,000.00

Rent adjustment calculation for REO property.

Running totals of Liabilities and Assets are kept as information is updated.

Bottom of Page 2 of the 1003

Home Savings of America **eHome** **Frank Ferrendino**

1-CREDIT 2-1003 3-AUSUBMIT 4-AURRESULTS STEPS PIPELINE ADMIN LOG-OFF

1003: Customer, Ken **WEB-ENTRY™ 1003** Save Print
 (Para1) (Para2) Page 3 Loan No: DT 990 2 06/

VI. SCHEDULE OF REAL ESTATE OWNED
 Located at bottom of Pg 2 (UW Worksheet) of this Web-Entry 1003

AKAs - Alternate Names

SC	Alternate Name	Creditor Name	Account Number
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

VII. DETAILS OF TRANSACTION

a. Purchase Price	\$0.00
b. Improvements	\$0.00
c. Land	\$0.00
d. Pay-Offs	\$455,000.00
e. Estimated Prepaids	\$750.00
f. Closing Costs	\$5,000.00
g. PMI, MIP, Funding Fee	\$0.00
h. Discount (Borrower-Pd)	\$0.00
i. Total Costs (a thru h)	\$455,750.00
j. Other Financing	\$0.00
k. Seller Paida	\$0.00
l. Credit	
Cash Deposit Held	\$10,000.00
Lender Credit	\$3,000.00
Lease Purch Fund	\$4,200.00
Credit	
m. Base Loan Amt	\$419,000.00
n. PMI, MIP Financed	\$0.00
o. Note Loan Amt (m+n)	\$419,000.00
p. Cash-from-Borrower	\$27,550.00

VIII. DECLARATIONS

	BOR		COB	
	Yes	No	Yes	No
a. Outstanding Judgments?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. BK in last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Foreclosure in last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Party to a Lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Consigned Foreclosure?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Past Due Gov't Loans?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Pay Alimony or Child Support?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Any Part of Down Pmt Borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Co-signer on a Note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. U.S. Citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Permanent Resident Alien?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Intend to Occupy Subject Prop?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Owned Property in Last 3 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(1) Type of Prop Owned?	<input type="checkbox"/> PR <input checked="" type="checkbox"/> SH <input type="checkbox"/> IP			
(2) How was Title Held?	<input type="checkbox"/> S <input checked="" type="checkbox"/> SP <input type="checkbox"/> O			

IX. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower		Coborrower	
<input type="checkbox"/> Does not wish to furnish this information.		<input type="checkbox"/> Does not wish to furnish this information.	
Ethnicity: Hispanic or Latino		Ethnicity: Not Provided	
Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input checked="" type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: Male		Sex: N/A	
App Taken By: <input type="checkbox"/> Face-to-Face	Interviewer: Name: John Done App Date: 03/12/08 Phone: 202-333-3333	Interviewer's Employer: Company: ABC Mortgage Address: 412 H St, NW Zip/City, ST: 20012 Washington DC	

6. Page 3 of the 1003 includes four sections: Alternative Name Section (AKA), Details of Transaction, Declarations, and Information for Government Monitoring Information.