



APPROVAL CERTIFICATE

March 01, 2014 9:42 AM PST

Ref #: 800203

John S Correspondent
123 Main Street
Waukesha, WI 53186

This mortgage loan has been approved on behalf of the above noted client with the following terms and conditions.

Loan Number	800203	AU Response	DU Approve/Eligible
Approval Date	2/27/2014	Approval Exp Date	3/17/2014
		Rate Lock Expiration	4/14/2014
Loan Information			
Loan Amount	\$95,000.00	Loan Purpose	Purchase
Total Loan Amount	\$95,000.00	Cashout Amount	\$0.00
Mortgage Insurance	Borrower Paid - Monthly Premium	Impound?	Yes
Upfront MIP Fee Financed	\$0.00	Term / Due	360 / 360 Months
Note Rate	4.625%	Loan Program	HFA Preferred with MI Correspondent 30 year
Max DTI / Rate	45.000% / 33.473%	Payment Type	Principal & Interest
LTV / CLTV / HCLTV	95.000% / 95.000% /	Documentation	Full Document
Collateral			
Purchase Price	\$100,000.00	Property Type	SFR
Appraised Value	\$120,000.00	Property Purpose	Primary Residence
Appraisal Exp Date	3/19/2014	Asset Exp Date	3/17/2014
Income			
Monthly Income	\$7,000.00	Principal & Interest	\$488.43
Income Doc Exp Date	3/25/2014	Ratios	13.404% / 14.119%
Credit			
Qualifying Score	715	Credit Exp Date	3/28/2014
Loan Officer			
Contact	Marty Maloney	Phone	(608) 266-2724
E-mail	marty.maloney@wheda.com	Fax	
Broker Name	WHEDA		
Broker Processor			
Contact	Marty Maloney	Phone	(608) 266-2724
E-mail	marty.maloney@wheda.com	Fax	
Broker Name	WHEDA		
Underwriter			
Contact	Admin Maloney	Phone	(608) 266-2724
E-mail	marty.maloney@wheda.com	Fax	

Underwriter Signature: _____

Date: _____

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PRIOR TO CLOSE		DATE CLEARED	CLEARED BY
29	Provide a copy of the Appraisal.		
AT CLOSING		DATE CLEARED	CLEARED BY
30	Obtain a paid receipt for the first year of Homeowners Ins.		