

Freddie
Mac

We Open Doors®



Loan Prospector® Enhanced Feedback

December 2003

Enhanced Loan Prospector Feedback Certificate

Helps You Quickly Locate Key Information

DYNAMIC NAVIGATION BAR—Shows only the results that are relevant to your loan.

UNDERWRITING SCORE (formerly called Selected Credit Score)—Displays the number summarizing credit history for borrower on which Loan Prospector assessment was based.

LP CREDIT EXPIRATION DATE—Displays a date beyond which Loan Prospector will re-pull credit data if the loan is resubmitted.

Freddie Mac Full Feedback Certificate Loan Prospector

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LoanProspector Full Feedback Certificate

VIRGINIA GIACOMMON 148-22-5807
 PINO JSACOMMON 148-20-7663
LP AUS Key: 00218364
Loan Prospector ID: L298

Risk Class: Accept
Documentation Class: A Plus
Mortgage Type: Conventional

Purchase Eligibility: **000 Freddie Mac Eligible.**

----- RESULTS -----

AUS Status: Complete
Loan Processing Stage: Underwriting
Assessment Type: Credit And M
Accept Plus Eligible: Y

Appraisal Type/MW: Form 2055 exterior
MI Decision: A
Risk Grade Assigned: NA

----- CREDIT REPORT INFORMATION -----

Borrower	Repository	FICO Score
VIRGINIA GIACOMMON	Experian	790*
	Trans Union	800
	Equifax	780
PINO JSACOMMON	Experian	790*
	Trans Union	800
	Equifax	780

*Decisionary Repositories and FICO Scores in table are bolded.

BORROWER SSN(S), LP KEY NUMBER & LP ID— Now at the top of the Feedback Certificate for easy validation.

ASSESSMENT RESULTS— Highlighted in blue at the top of the Feedback Certificate.

ADDITIONAL CREDIT INFORMATION—New table displays all borrowers' FICO scores from each credit repository.



Enhanced Loan Prospector Feedback Certificate

Additional Data to Assist You in Analyzing and Validating Your Results

Loan Information section of the Feedback Certificate

NEW DATA—Including the following:

- HTLTV
- Cash Out Amount
- Loan Processing Stage
- Offering Identifier
- Product Type
- Affordable Product Type
- Occupant Debt Ratio
- Occupant Housing Ratio

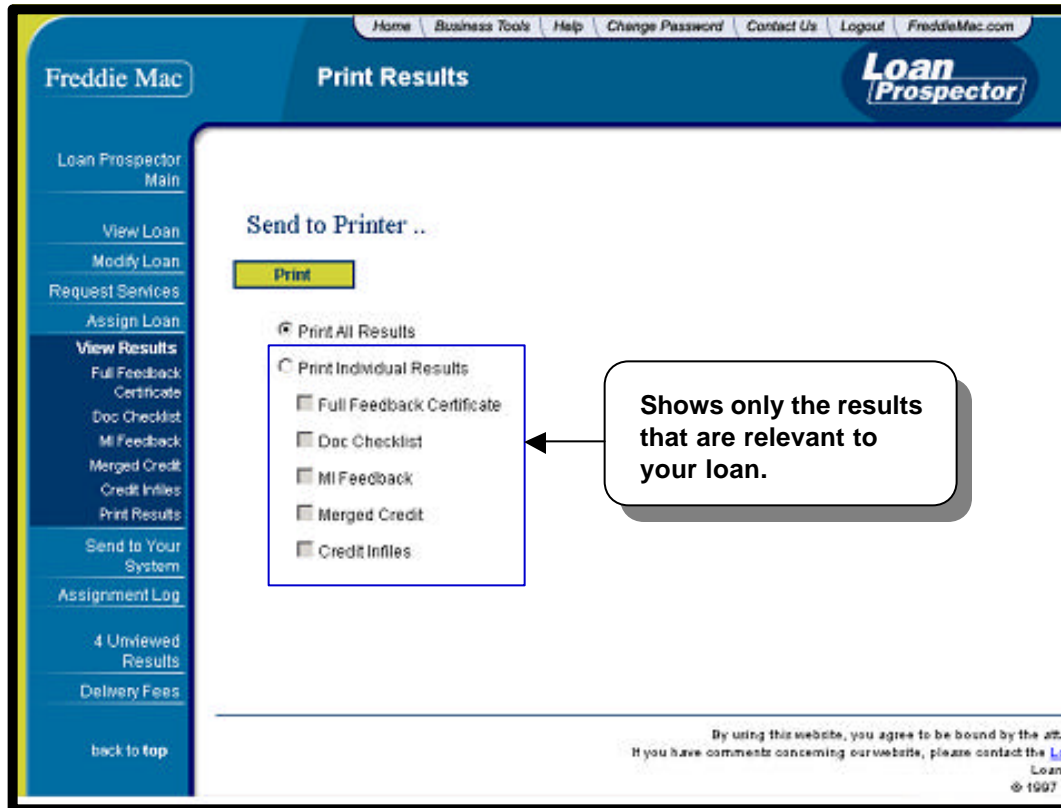
LOAN INFORMATION			
Property Address:	2988 HELLO AVENUE, MCLEAN, VA 22102		
Present Address:	772 SUSAN RD, FANTASY ISLAND, IL 60750		
Loan Application Number:	FIXED30YR	Mortgage Type:	Conventional
Product Type:	30 Year Fixed Rate	Purpose of Loan:	Purchase
Amortization Type:	Fixed	Purpose of Refinance:	NA
Balloon Term:	360	Affordable Product Type:	Not Affordable Product
Amortization Months:	360	Offering Identifier:	NA
Property Type:	Single Family Detached	Intended Use of Property:	Primary Residence
Number of Units:	1	Cash Out Amount:	NA
Interest Rate:	7.0000%	Loan Amount:	\$ 75,000.00
LTV:	75.00%	Subordinate Amount:	\$ 0.00
HTLTV:	75.00%	Purchase Price:	\$ 100,000.00
HTLTV:	75.00%	Estimated Value of Property:	\$ 100,000.00
Housing Ratio:	9%	Total Monthly Income:	\$ 8,500.00
Debt Ratio:	33%	Total Monthly Debt:	\$ 2,812.98
Occupant Housing Ratio:	0%	Reserves:	\$ 5,000.00
Occupant Debt Ratio:	0%	Proposed Housing (PITI):	\$ 787.98
Negative Amortization Type:	No Negative Amortization	Present Housing Expense:	\$ 1,370.00
Temporary Subsidy Begun/End:	NA	Max Mortgage Limit:	\$ 0.00
		Sales Commissions:	NA

PROPERTY and PRESENT ADDRESS

FIELD NAMES— Match the data provided on the Uniform Residential Loan Application

New Printing Options

Print All Results At One Time



To Print Your Feedback Documents:

1. Select result document(s) to print. You can print all results at once or print individual results.
2. Select **Print**
3. Click **Ok**.

You may continue to print each page individually if you choose. The **Printable Version** link will still appear on each results page.



New Messages for Incomplete, Invalid or Ineligible Responses

Up-front Messages Let You Know When and Why Your Loan Submission is Invalid, Incomplete, or Ineligible

RESPONSE EXPLANATION—
Provides details on why your loan submission received an invalid, incomplete or ineligible loan submission response.

Freddie Mac Home Business Tools Help Change Password Contact Us Logout FreddieMac.com

Ineligible Messages **Loan Prospector**

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Loan Prospector Ineligible Messages

This loan is not eligible for the Freddie Mac 100 (08)
Loan amount must be greater than 1000 dollars (27)
The application contains more than 5 borrowers (07)

Please correct errors and resubmit your request.
If problems persist, check the LP.com status line by calling 1(800) Freddie.

INPUT DATA	
Borrower Name:	Jeffrey Allen Lindsay
Loan Application Number:	DEMO1
LP AUS Key:	00201203
AUS Transaction Number:	00201203
Loan Prospector ID:	445678
Transaction ID:	1234569000

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RELEVANT DATA—
Displays the data that is relevant to your loan submission response.

