## Summary Credit Analysis - Mortgage

# Division of Capital Investment

Freida Satepeahtaw Bailey, Loan Specialist

DOI/ASIA/IEED/DCI

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Employee Information | | | | | | | | | |
| Applicant Name: | |  | | | | Social Security No.: | | |  |
| Address: |  | | | | City/St/Z: | | Ashland, MT 59003 | | |
| Credit Score: | | 655 | Receive Date: | | | | 02/04/2014 | | |
|  | | | | | | | | | |
| Income Resources | | | | Monthly $ | | | | Annual $ | |
| Employment – RedStone | | | | 5998.00 | | | | $77,974.00 | |
|  | | | |  | | | |  | |
|  | | | |  | | | |  | |
| Total: | | | | 5998.00 | | | |  | |
| Total Expenses | | | | Annual $ | | | |  | |
|  | | | |  | | | |  | |
|  | | | |  | | | |  | |
| **Total Expenses** | | | |  | | | |  | |
| **Mortgage Debt Service** | | | |  | | | |  | |
| **Balance** | | | | (693.00) | | | |  | |
| **See attached financial analysis.** | | | |  | | | |  | |
| Loan Amount, Terms and Conditions | | | | | | | | | |
|  | | | | | | | | | |
| Recommendation: | | | | | | | | | |
| Have emailed XXXX and XXXXXX; have asked if the client is paying off debt because otherwise does not have enough funds to make payment.  (fsb/02/20/2014) | | | | | | | | | |

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| **Lender, Contact, Address, and Phone Number:**  Melissa Van’t Hoff – Wells Fargo Mortgage – 605-575-4953 |

Signature, Title, and Date\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_