

LOAN DENIAL NOTICE

Loan Officer: Mark Goins
Phone: 281-619-8180
Fax:

Loan Number: 520NRL365283
Action Date: 07/12/2024
Underwriter: RaQuel Rayson

Borrowers: Al [REDACTED] an

Experian/ FICO; 632
Trans Union/ Empirica: 634
EquiFax/ BEACON: 640

Score:
Grade:

Property Address: 23423 Prairie Bird Dr Spring, TX 77373

Loan Information

Approved Loan Amount:	\$ [REDACTED]	Loan Program:	FHA - 30 Year Fixed
Subordinate Finance Amount:	\$	Purpose:	Purchase
Note Rate:	[REDACTED]	Loan Type:	FHA
Sales Price:	\$ [REDACTED]	Occupancy:	PrimaryResidence
Appraised Value:	\$ [REDACTED]	Amortization Type:	Fixed
LTV / CLTV:	[REDACTED]	Term / Due In:	300 / 300
Lien Position:	First Lien	Margin:	%
Front / Back Debt Ratios	42.579% / 47.144%	Doc Type:	FullDocumentation
Total Income:	\$ [REDACTED]	Verified Assets:	
Proposed PITI:	\$ [REDACTED]	Assets to Close:	
Total Obligations:	\$ [REDACTED]	Impounds:	Not Waived
Total Monthly Pmts:	\$ [REDACTED]	Impound Type:	

Interest Rate: [REDACTED]	Lock Date: //	Rebate / Cost:
Max Approved Rate: [REDACTED]	Expire Date: //	

Your Loan has been denied for the following reason (s):

1. Insufficient funds for closing
2. No Reserves