

The Mount Vernon Mortgage

Primary Liens Audited for the Month of December 29, 2014, Starting Date January 10, 2015

Audit Composition of Conforming and Non-Conforming Loans by all Sources and Agencies

The following graph outlines the type of documentation from all sources of Conforming and Non-Conforming Loans. The purpose this graph is to give management the current financial and full transparency picture for stratification planning and analysis. It demonstrates the type of loan documentation the company has invested in and the dollar and percentage amount for both segments.

**Total Mortgage Debt of This Segment for Conforming and Non-Conforming Loan Portfolio is \$270,410,290
of which the Percentage Dollar amount for Conforming Loan is 67.638% and Non-Conforming Loan is 32.362%**

Loan Type: Conforming

Conforming Documentation comprised of 60.909% as of your company's purchase volume criteria, (E.G., size of the loans, Loan to Value Ratio.) as originated By Lenders, other Lenders, TPO's Brokers and Correspondent Brokers.

Total Current Mortgage is \$270,410,290

The Current Appraisal Value is \$409,729,595

With a Est. Net Equity of \$139,319,305

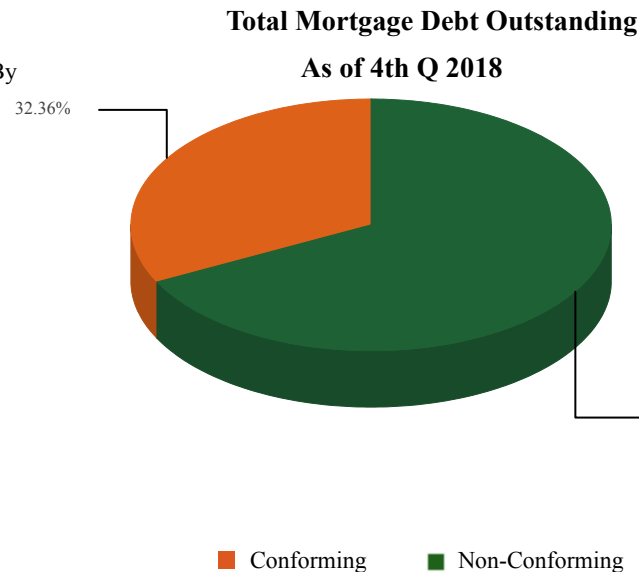
Loan Type: Non-Conforming

Non-Conforming Documentation comprised of 39.091% as of your company's purchase volume criteria, (E.G., size of the loans, Loan to Value Ratio.) as originated By Lenders, other Lenders, TPO's Brokers and Correspondent Brokers.

Avg. Int. Rate for 110 Loans is 5.629%

Avg. Int. Rate for 67 Conforming Loans is 5.417%

Avg. Int. Rate for 43 Non-Conforming Loans is 5.959%



Total No. of Loans :	110	Full Doc Loans:	33(76.744%)	Red.Doc. Loans:	51(118.605%)
Number of Conforming Loans is:	67 = (67.638%)	Number of Non-Conforming Loans is:	43 = (32.362%)		
Dollar Amount of Conforming Loans is :	\$182,898,987	Dollar Amount of Non-Conforming Loans is:	\$87,511,303		
Original Loan Amount:	\$278,995,584	Current Loan Amount :	\$270,410,290	Original Loan Net Change +/- by	\$(8,585,295)
Original Appraisal Value:	\$392,209,501	Current Appraisal Value:	\$409,729,595	Original Appraisal Value +/- by	\$17,520,094
Original LTV:	72.427%	Current CLTV:	65.997%	Original CLTV Value has +/- by	(6.430%)
Est. Net Equity:	\$139,319,305	Est. Annual Income:	\$15,468,900	Est. Servicing Fee:	\$58,008
Est. Net Income:	\$15,410,892	Est. Weighted Yield %	5.699%	Average Loan Amount:	\$2,458,275

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