

The Mount Vernon Mortgage

For Investors of all Product and Mixed Primary Liens Reviewed for the Month of December 2014 Audit Composition of Properties Types, Loans Review, Dollar Amount, Appraisal Value, Occupancy Type and Percentage of all Products Stratification For Investors: Summary of Property

The following model was created for strategic planning with your company financial investment in mind.

Owner Occupancy					Non-Owner Occupancy			
Property Type	Total Files Review	Total Loan Amount	Current Appraisal Value	% Rev	Total Files Review	Total Loan Amount	Current Appraisal Value	% Rev
Single Family	14	\$18,257,037.89	\$27,468,470.00	12.73%	7	\$11,627,182.94	\$17,170,000.00	6.36%
2-4 Family	8	\$9,322,049.60	\$37,214,680.00	7.27%	18	\$19,727,972.87	\$32,913,500.00	16.36%
Condominiums	14	\$23,448,897.14	\$32,425,500.00	12.73%	6	\$6,633,894.48	\$9,772,255.00	5.45%
Cooperative	6	\$19,752,826.46	\$24,233,940.00	5.45%	3	\$7,986,863.79	\$14,039,000.00	2.73%
PUD/Town House	4	\$20,096,190.32	\$32,128,100.00	3.64%	1	\$8,849,349.85	\$10,100,000.00	0.91%
Mixed Use	2	\$16,375,570.28	\$20,200,000.00	1.82%	3	\$15,005,997.15	\$18,830,000.00	2.73%
Multi-Family	4	\$34,711,648.08	\$51,510,000.00	3.64%	5	\$26,690,498.88	\$35,451,000.00	4.55%
Modular Homes	3	\$14,675,653.65	\$19,190,000.00	2.73%	2	\$714,415.91	\$2,424,000.00	1.82%
Manufactured Homes	6	\$13,895,134.89	\$20,806,000.00	5.45%	0	\$0.00	\$0.00	0.00%
Town House 2-4	2	\$1,928,703.36	\$2,929,000.00	1.82%	2	\$710,402.03	\$924,150.00	1.82%
Totals	63	\$172,463,711.67	\$268,105,690.00	57.27%	47	\$97,946,577.90	\$141,623,905.00	42.73%

Total No. of Loans:	110	Full Doc Loans:59(53.636%)		Red. Doc Loans:51(46.364%)	
Original Loan Amount:	\$278,995,584.14	Current Loan Amount:	\$270,410,290	Original Loan Net Change +/- by:	\$(8,585,295)
Original Appraisal Value:	\$392,209,500.90	Current Appraisal Value:	\$409,729,595	Original Appraisal Value has +/- by:	\$17,520,094
Average Loan Amount:	\$2,458,275	Est. Net Equity:	\$139,319,305	Original LTV:	72.427%
Current CLTV:	65.997%	Original LTV Value has +/- by:	(6.430%)	Est. Gross Annual Income:	\$15,468,899.95
Est. Servicing Fee:	\$58,008	Est. Net Income:	\$15,410,892	Average Gross Note Rate:	5.629%
Average Net Note Rate:	5.254%	Est. Weighted Yield	5.699%	Interest Only Loan Amount:	\$42,572,333
Interest Only Loan % Amount	15.744%	ARMs Loan Amount:	\$187,813,684	ARMs Loan % Amount:	69.455%
Fixed Rate Loan Amount:	\$82,596,606.01	Fixed Rate Loan % Amount:	30.545%	Balloon Pmt. Loan Amount:	\$64,734,879
Balloon Pmt. Loan % Amount:	23.940%	Option Pmt. Loan Amount:	\$63,716,777	Option Pmt. Loan % Amount:	23.563%
Piggyback Loan Amount:	\$0.00	Piggyback Loan % Amount:	0.000%	Combo Loan Amount:	\$0
Combo Loan % Amount:	0.000%	Prime Loan Amount:	\$150,463,074	Prime Loan % Amount:	55.643%
ALT-A Doc Loan Amount:	\$97,506,314.71	ALT-A Doc Loan % Amount:	36.059%	Subprime Loan Amount:	\$8,889,525
Subprime Loan %Amount:	3.287%	High Cost Loan % Amount:	5.011%	High Cost Loan Amount:	\$13,551,375
Unsecured Loan % Amount:	12.424%	Unsecured Loan Amount:	\$33,595,930	The Dollar Amount for USA Territories	\$0
No. of Files and % for USA Territories:	0/0.00%	Prepayment Loan % Amount:	15.772%	\$ Amount Loans with Prepayment Clauses:	\$42,649,616
Mth. Escrow Dollar Amount:	\$502,718	Six Mth. Escrow Dollar Amount:	\$3,016,306		

Please take note, that the above information is estimated, based on the current loan balance. Kemdy average is "Median Average".

"Use or disclosure of the data contained on this page is subject to the restrictions"