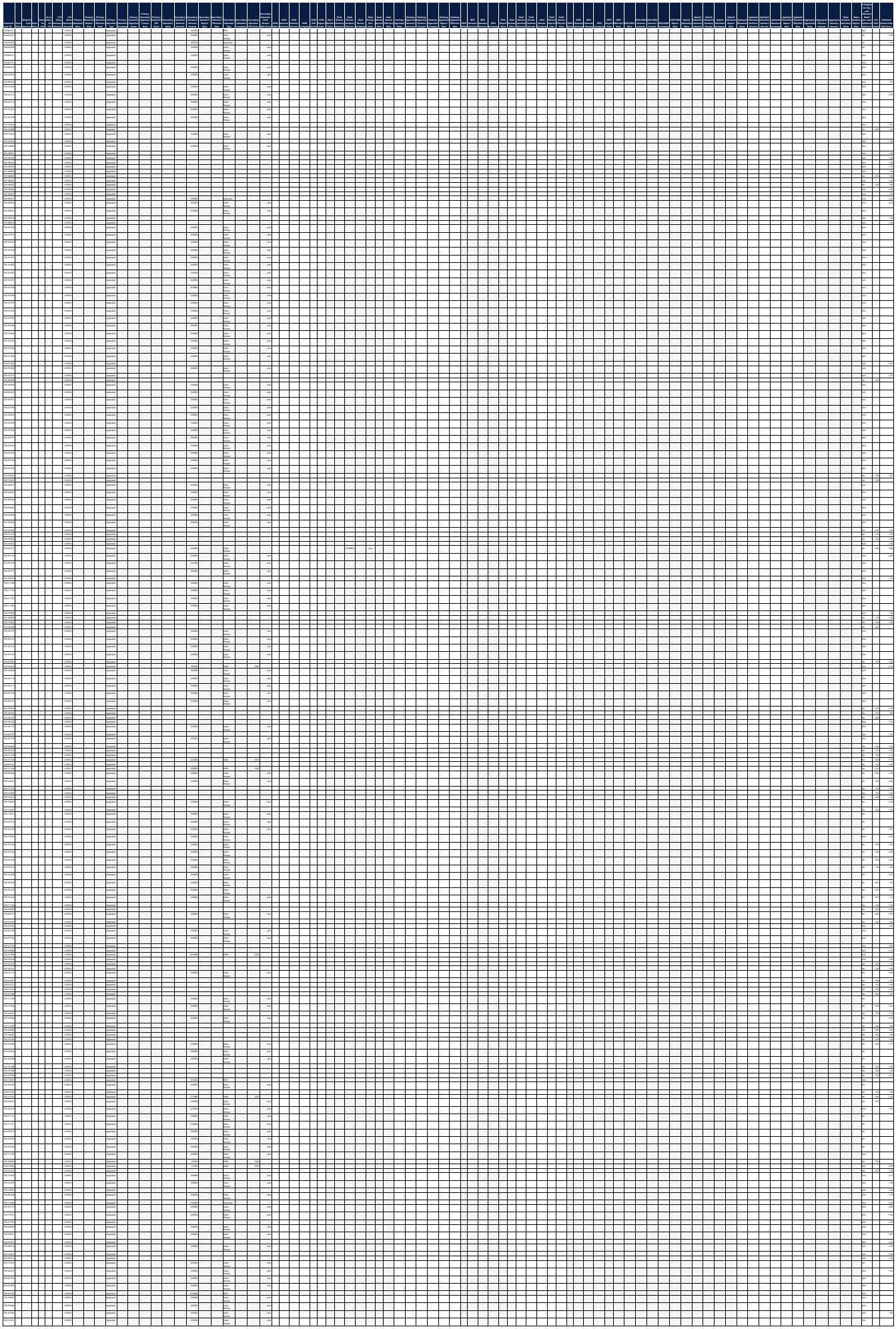

J.P. MORGAN ACCEPTANCE CORP II

FORM ABS-15G

(Disclosure of Asset-Backed Securities)

Filed 10/14/26 for the Period Ending 10/14/26

Address	1 BANK ONE PLAZA CHICAGO, IL, 60670
Telephone	3127820600
CIK	0001142786
SIC Code	6189 - Asset-Backed Securities
Fiscal Year	12/31

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UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM ABS-15G

ASSET-BACKED SECURITIZER
REPORT PURSUANT TO SECTION 15G OF
THE SECURITIES EXCHANGE ACT OF 1934

J.P. MORGAN ACCEPTANCE CORPORATION II

Check the appropriate box to indicate the filing obligation which this form is intended to satisfy:

☐ Rule 15Ga-1 under the Exchange Act (17 CFR 240.15Ga-1) for the reporting period______________ to _________________

Date of Report (Date of earliest event reported) __________________

Commission File Number of securitizer: __________________

Central Index Key Number of securitizer:__________________

Name and telephone number, including area code, of the person to contact in connection with this filing

Indicate by check mark whether the securitizer has no activity to report for the initial period pursuant to Rule 15Ga-1(c)(l) ☐

Indicate by check mark whether the securitizer has no activity to report for the quarterly period pursuant to Rule 15Ga-1(c)(2)(i) ☐

Indicate by check mark whether the securitizer has no activity to report for the annual period pursuant to Rule 15Ga-1(c)(2)(ii) ☐

☒ Rule 15Ga-2 under the Exchange Act (17 CFR 240.15Ga-2)

Central Index Key Number of depositor: 0001142786

J.P. Morgan Mortgage Trust 2026-PLNQ1
(Exact name of issuing entity as specified in its charter)

Central Index Key Number of issuing entity (if applicable): ________________

Central Index Key Number of underwriter (if applicable): ________________

Amie Davis, (212) 623-7441

Name and telephone number, including area code, of the person to contact in connection with this filing

PART I: REPRESENTATION AND WARRANTY INFORMATION

Item 1.01 Initial Filing of Rule l5Ga-1 Representations and Warranties Disclosure

Not Applicable

Item 1.02 Periodic Filing of Rule l5Ga-1 Representations and Warranties Disclosure

Not Applicable

Item 1.03 Notice of Termination of Duty to File Reports under Rule l5Ga-1

Not Applicable

PART II – FINDINGS AND CONCLUSIONS OF THIRD-PARTY DUE DILIGENCE REPORTS

Item 2.01 Findings and Conclusions of a Third Party Due Diligence Report Obtained by the Issuer

The disclosures required by Rule 15Ga-2 (17 CFR 240.15Ga-2) are attached as Exhibits to this Form ABS-15G. Please see the Exhibit Index for the related information.

EXHIBIT INDEX

99.1	AMC Diligence, LLC (“AMC”) Form ABS Due Diligence-15E
99.2	AMC Data Compare
99.3	AMC Exception Report
99.4	AMC Rating Agency Grades
99.5	AMC Valuation Summary
99.6	Canopy Financial Technology Partners, LLC (“Canopy”) Narrative
99.7	Canopy Rating Agency Grades Summary Report
99.8	Canopy Rating Agency Grades Detail Report
99.9	Canopy Valuation Report
99.10	Canopy Data Compare Report
99.11	Clarifii LLC (“Clarifii”) Executive Summary
99.12	Clarifii Data Compare Report
99.13	Clarifii Rating Agency Grades Detail Report
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99.16	Clayton Services LLC (“Clayton”) Due Diligence Narrative
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99.39	Opus Rating Agency Grades
99.40	Opus Valuation Summary
99.41	Selene Diligence LLC (“Selene”) Due Diligence Narrative
99.42	Selene Data Compare Report
99.43	Selene Standard Findings Report
99.44	Selene Rating Agency Grades Summary Report
99.45	Selene Valuation Report
99.46	The StoneHill Group, Inc. (“StoneHill”) Narrative
99.47	StoneHill Data Compare Report
99.48	StoneHill Rating Agency Grades Summary Report
99.49	StoneHill Rating Agency Grades Detail Report
99.50	StoneHill Valuation Report

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the reporting entity has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

J.P. MORGAN ACCEPTANCE CORPORATION II

(Depositor)

Date: October 14, 2026

/s/ Michael Brown

Name: Michael Brown
Title: Chief Executive Officer (Senior Officer in charge of securitization)

Exhibit 99.1

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM ABS DUE DILIGENCE-15E
CERTIFICATION OF PROVIDER OF THIRD PARTY DUE DILIGENCE SERVICES FOR ASSET-BACKED SECURITIES

Item 1: Identity of the person providing third party due diligence services
Legal Name: AMC Diligence, LLC
Business Name (if Different):
Principal Business Address: 150 East 52nd Street, Suite 4002, New York, NY 10022

Item 2: Identity of the person who paid the person to provide due diligence services
Legal Name: JPMorgan Chase Bank, National Association
Business Name (if Different):
Principal Business Address: 270 Park Avenue, 4th Floor, New York, NY 10017

Item 3: Credit rating criteria

Identity of NRSRO	Title and Date of Criteria
DBRS, Inc.	Third-Party Due-Diligence and Representations & Warranties Criteria for U.S. RMBS Transactions, April 30, 2026
Fitch Ratings, Inc.	U.S. RMBS Rating Criteria, April 30, 2026
Kroll Bond Rating Agency, LLC	U.S. RMBS Rating Methodology, December 7, 2023
Moody's Investors Service, Inc.	U.S. Residential Mortgage-backed Securitizations, dated as of May 21, 2026
S&P Global Ratings	Global Methodology And Assumptions: Assessing Pools Of Residential Loans--U.S. And Canada Supplement, Feb 21, 2025

Item 4: Description of the due diligence performed
See attached.

Item 5: Summary of findings and conclusions of review
See attached.

CERTIFICATION

The undersigned has executed this Form ABS Due Diligence 15E on behalf of, and on the authority of, the person identified in Item 1 of the Form. The undersigned, on behalf of the person, represents that the person identified in Item 1 of the Form conducted a thorough review in performing the due diligence described in Item 4 attached to this Form and that the information and statements contained in this Form, including Items 4 and 5 attached to this Form, which are part of this Form, are accurate in all significant respects on and as of the date hereof.

Name of Person Identified in Item 1: AMC Diligence, LLC

By: Tim Van Houtte

Signature: /s/ Tim Van Houtte

Date: October 14, 2026

Item 4: Description of the due diligence performed

(1) Type of assets that were reviewed.

AMC Diligence, LLC ("**AMC**") performed certain due diligence services described below on residential mortgages acquired from various parties. The review was conducted on behalf of JPMorgan Chase Bank, National Association ("**Client**") during multiple transactions from May 2023 to October 2026 via files imaged and provided by JPMorgan Chase Bank, National Association for review (the "**Review**").

The loans in the Review carried origination dates between February 2013 and August 2026.

(2) Sample size of the assets reviewed.

The Review was conducted on two hundred thirteen (213) loans selected by the Client with an aggregate original principal balance of approximately $100.878 million. The Review did not cover 100% of the loans in the securitization population; however, the Review did cover the entire portion of the securitization population reviewed by AMC.

(3) Determination of the sample size and computation.

AMC is not aware of the overall sample size for the securitization as the Review only covered the portion of the loans in the securitization reviewed by AMC.

(4) Quality or integrity of information or data about the assets: review and methodology.

AMC compared data fields on the bid tape provided by Client to the data found in the actual file as captured by AMC. This comparison, when data was available, included the following data fields:

Amortization Term	Coborrower First Name	Interest Rate Life Cap	Original CLTV	Representative FICO
Appraised Value	Coborrower Last Name	Interest Rate Life Min	Original Interest Rate	State
Borrower Current City	Contract Sales Price	Interest Rate Periodic Cap	Original Loan Amount	Street
Borrower Current State	Decision System	Investor: Qualifying Housing Ratio	Original LTV	Subject Debt Service Coverage Ratio
Borrower Current Street	Doc Type	Investor: Qualifying Total Debt Ratio	Original P&I	Universal Loan Identifier (ULI)
Borrower Current Zip	First Interest Rate Change Date	Margin	Other Financing Junior Total Original Loan Amount	Zip
Borrower First Name	Index Type	Mortgage Type	Product Description	
Borrower FTHB	Interest Only	Note Date	Property Type	
Borrower Last Name	Interest Rate Change Frequency	Occupancy	Purpose	
City	Interest Rate Initial Cap	Original As-Is LTV	Refi Purpose	

Additionally, AMC verified (i) listed borrowers signed documents requiring signature, (ii) borrowers signing documents were eighteen (18) years or older at the time of the mortgage loan origination, (iii) that all riders required by the terms of the mortgage and mortgage note were attached to the respective document, (iv) that social security numbers across documents were consistent, and (v) debt-to-income ratio ("DTI(s)"), and/or loan-to-value ratios ("LTV(s)") used in the assessment of conformity guidelines.

(5) Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria or other requirements: review and methodology.

AMC reviewed asset origination to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria or other requirements, including, as applicable, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to AMC and/or as directed by Client. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the file was also performed.

CREDIT REVIEW (114 Mortgage Loans)

Credit Application: For the Credit Application, AMC verified that the application: (i) was signed by all listed borrowers, (ii) was substantially filled out, (iii) contained all known borrower-owned properties on the Real Estate Owned section 2, and (iv) included the borrower's employment history.

Credit Report: AMC's review included confirming that a credit report, that met guideline requirements, was present for each borrower and that such borrower's credit profile adhered to guidelines. In order to make this determination, AMC: (i) captured the monthly consumer debt payments for use in relevant calculations, (ii) noted and researched the Real Estate Owned and fraud alerts, (iii) gathered liabilities listed on the credit report to be included in the debt to income ratio as appropriate, and (iv) gathered data required for the ASF tape submission including (a) the most recent FICO (scores from Equifax, Experian, and Transunion if available), (b) the most recent FICO date, (c) the longest trade line, (d) the maximum trade line, (e) the number of trade lines, and (f) the credit usage ratio.

Employment and Income: AMC determined whether applicable supporting employment and income documentation required by the guidelines, and as applicable Appendix Q or ATR, was present in the mortgage loan file and where possible, wasn't fraudulent. This documentation was used to verify whether the income used to qualify the mortgage loan was calculated in accordance with guidelines and may have included items such as: (i) verbal or written verification of employment, (ii) pay stubs, (iii) W-2 forms, (iv) tax returns, (v) financial statements, and (vi) IRS tax transcripts.

Asset Review: AMC assessed whether the asset documentation required by the guidelines, and as applicable, Appendix Q or ATR, was present in the mortgage loan file. Utilizing this documentation, AMC completed a review of the reserve calculation and any large deposits. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may have included: (i) verification-of-deposit ("VOD(s)"), (ii) depository account statements, (iii) stock or security account statements, (iv) gift funds, (v) escrow or earnest money deposits, and (vi) settlement statements or other evidence of conveyance and transfer of funds (if a sale of assets was involved).

Hazard/Flood Insurance/Taxes: A review of the insurance present on the mortgage loan was also performed by AMC. During the course of this review, AMC (i) verified that the hazard insurance met the minimum required amount of coverage in the guidelines, (ii) confirmed that the mortgage clause listed the lender's name and "its successors and assigns,", (iii) confirmed that the premium amount on both the hazard and flood insurance matched what was used in the debt-to-income ("DTI") calculations, (iv) reviewed the tax certificate to verify and compare monthly escrows used to calculate DTI matched and that taxes were current, (v) confirmed that the flood certification was for the correct borrower, property, lender and mortgage loan number and was a "Life of Loan" certification, and (vi) completed other property specific items including (a) for condominium properties, confirming that the blanket policy met the minimum amount of coverage in the guidelines and (b) for properties in a flood zone per the flood certification, confirming that flood insurance met guideline requirements and met the minimum required amount of coverage in the guidelines.

DU/LP/Zippy Review

When a DU/LP/Zippy form is provided, AMC (i) confirmed and captured recommendations and (ii) verified that (a) red flags listed on the DU/LP/Zippy were addressed by the underwriter, (b) listed credit conditions were cleared by the underwriter, and (c) the final DU/LP/Zippy in the file contained data that matched the data gathered from documents in the file. All mortgage loans are manually underwritten with documentation requirements determined by Client guidelines and the AUS findings.

Occupancy Review: AMC confirmed the property occupancy is consistent with the mortgage loan approval and borrowers' application disclosure based solely on information contained in the mortgage loan file and any fraud report obtained in connection with the mortgage loan.

Guideline Review: During the course of the review, AMC confirmed the mortgage loan was originated in accordance with required guidelines by reviewing conformity of mortgage loan, transaction type, and borrower characteristics to stated guidelines. Mortgage characteristics examined included (i) DTI of the borrower, (ii) the LTV/TLTV/HTLTV, (iii) the credit score for each borrower, (iv) asset reserves of the borrower, (v) property type, (vi) property usage, and (vii) other property specific items including (a) for condominium or cooperative properties, assessing whether the condominium or cooperative project adheres to required guidelines.

Fraud Review: AMC reviewed fraud report results in each mortgage loan file, to the extent present, in conjunction with source documents found in the mortgage loan file to assess the likelihood of any misrepresentations associated with the origination of the mortgage loan. If the mortgage loan file did not contain a fraud report and the counterparty did not produce one, AMC conditioned the mortgage loan for the missing fraud report product.

If a report was present, AMC reviewed the report for (i) any name variations for the borrowers, (ii) any social security number variations for the borrowers, (iii) any potential occupancy issues based on the borrower's address history, (iv) any noted employment issues, and (v) any additional consumers associated with the borrower's profile. If any findings were noted, AMC confirmed that such findings and/or variations were addressed by the originator in the origination of the asset or that such red flag issues were fully addressed via mortgage loan documentation provided.

Title Review: AMC's review included a verification of whether the appropriate vestee was on the title documentation (if a purchase, the seller; if a refinance, the borrower) and that the title commitment addressed issues such as assessments; covenants, conditions and restrictions; access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; environmental liens, and oil/gas leases.

Additional Review of Mortgage Loan File: AMC also reviewed the closing documents to ensure that the mortgage loan file information is complete, accurate, and contains consistent documentation. Included in the portion of the review are items such as reviewing for (i) evidence of primary mortgage insurance, (ii) if the property is located in an area(s) listed as a FEMA disaster zone post origination, (iii) the presence of loan modification documents, and (iv) general conformity to Fannie Mae or Freddie Mac approved formats at the time of origination.

If standard GSE forms were not used for the mortgage loan, AMC sought to confirm the existence of: (i) a "due on sale" clause, (ii) mortgagor's requirement to maintain adequate insurance at the mortgagor's own expense, and (iii) the holder's right to foreclose and to confirm that any homestead exemption has been waived as required by applicable law within the forms utilized.

LEASES REVIEW (99 Mortgage Loans)

DOCUMENT REVIEW

For each Loan, AMC reviewed the corresponding Loan File and verified whether the following documents, if applicable, are included in the file and if the data on these documents is consistent and logical: (a) initial loan application (1003), (b) credit report, (c) employment documentation, (d) asset documentation, (e) sales contract, (f) hazard and/or flood insurance policies, (g) appraisal, (h) title/preliminary title, (i) mortgage/deed of trust, (j) note, (k) certificate of business purpose/nonowner occupancy, (l) articles of incorporation (m) operating agreement, (n) background check, (o) leases, (p) assignment of leases and rents, (q) closing protection letter, (r) lease agreement(s), and(s) track record report.

CREDIT REVIEW

The credit review focuses on the borrower's experience in property management, credit profile and adherence to guidelines. The borrower's assets are analyzed to determine there are sufficient funds for the required equity in the project. Conformity to applicable guidelines were assessed during the review. An income calculation was not performed though the presence of income documentation if required by the guidelines was noted.

Credit Application: For the Credit Application, AMC verified whether (a) the application is signed by all listed borrowers, (b) the application is substantially filled out, (c) all known borrower-owned properties are disclosed on the Real Estate Owned section or attachments, and (d) borrower's property management/landlord experience.

Credit Report: AMC verified (a) a credit report is present for each borrower, (b) note and research the Real Estate Owned and fraud alerts, (c) and gather data including (i) representative FICO, (ii) scores from Equifax, Experian, and Transunion (if available), (iii) verify that the public records listed are disclosed on the application and adequately explained and in compliance with guidelines, and (iv) the number and length of trade lines.

Employment and Income: AMC determined whether applicable supporting employment and income documentation required by the guidelines, was present in the mortgage loan file and where possible, wasn't fraudulent.

Borrowing Entity: AMC verified the borrowing entity, if not an individual, is properly documented. In addition, AMC verified if the business entity is a US or foreign entity and if the individual signing the loan documentation has the appropriate authority. Distinction was made between guarantors and principals, individuals, and business entities.

Property income: AMC determined whether all applicable supporting documentation as required by the guidelines is present in the file. No traditional borrower DTI ratios were calculated but instead a "Property DTI/DSCR" was calculated per guidelines using the lease or expected lease amount and the property expenses. Documentation verifying property income may include: (a) leases and monthly rental income, (b) property vacancy, (c) balance sheets / financial statements, and (d) an appraisal analysis of market rents.

Valuation Review: AMC's review included a review of the valuation materials utilized during the origination of the loan and in confirming the value of the underlying property. AMC's review included verifying the appraisal report was (i) materially complete, (ii) in conformity with the guideline requirements for the property type in question, (iii) completed by an appraiser that was actively licensed to perform the valuation, (iv) completed such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (iv) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.

With regard to the use of comparable properties, AMC's review (i) reviewed the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and ensured that such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Other aspects of AMC's review included (i) verifying that the address matched the mortgage note, (ii) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (iii) confirming the appraiser noted an estimated lease amount to be used in instances where there is no lease in place.

Asset Review: AMC assessed whether the asset documentation required by the guidelines is present in the file. AMC verified that assets presented support the required reserves. Documentation reviewed may include: (a) depository account statements, (b) stock or security account statements, (c) settlement statements or other evidence of conveyance and transfer of funds if a sale of assets was involved, and (d) operating accounts from other properties.

Insurance: AMC (a) looked for the presence of rent loss insurance as required by the guidelines, (b) verified that hazard insurance meets the minimum required amount of coverage in the guidelines, (c) confirmed that the flood certification is for the correct borrower, property, lender and loan number, and (d) for properties in a flood zone per the flood certification, confirmed that flood insurance meets guideline requirements in the file and meets the minimum required amount of coverage.

Title: AMC verified whether the appropriate vestee is on the title document: if a purchase, the seller; if a refinance, the borrower. AMC also reviewed the Title Commitment for the disclosure issues such as assessments; covenants, conditions and restrictions); access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; and environmental liens. Review for instances of delinquent taxes (non-liens). In addition, AMC reviewed for Oil, Gas, Water or Mineral rights.

Fraud / Criminal Background: To the extent potentially fraudulent activity is identified as part of the document review, such information was reported to Client. In addition, AMC looked for an independent, third party fraud report and background check in each file and reviewed the results of the fraud report in conjunction with source documents found in the file to assess the likelihood of any misrepresentations associated with the origination of the loan.

(6) Value of collateral securing the assets: review and methodology.

AMC's review included a review of the valuation materials utilized during the origination of the loan and in confirming the value of the underlying property. AMC's review included verifying the appraisal report was (i) on the appropriate GSE form, (ii) materially complete, (iii) in conformity with the guideline requirements for the property type in question, (iv) completed by an appraiser that was actively licensed to perform the valuation, (v) completed such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guidelines restrictions, (vii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities.

With regard to the use of comparable properties, AMC's review (i) captured the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and ensured that such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Other aspects of AMC's review included (i) verifying that the address matched the mortgage note, (ii) verifying that the appraisal and the policies and procedures with regard to appraisal, including the appropriate level of review, when originating the mortgage loan, were followed, (iii) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying Client of same, (iv) confirming the appraisal report does not include any apparent environmental problems, (v) confirming the appraisal notes the current use of the property is legal or legal non-conforming (grandfathered), (vi) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (vii) confirming that the value product that was used as part of the origination decision was directly accessible to AMC or if it was not directly accessible that another valuation product that was directly accessible to AMC was ordered in accordance with the Client's specific valuation waterfall process.

If more than one valuation was provided, AMC confirmed consistency among the valuation products and if there were discrepancies that could not be resolved, AMC created an exception and worked with the Client on the next steps which may include the ordering of additional valuation products such as collateral desktop analyses, broker's price opinions, and full appraisals. If the property valuation products included in AMC's review resulted in a variance of more than 10% then the Client was notified of such variance and a second independent valuation product was ordered.

AMC also considered processes that included Fannie Mae's Collateral Underwriter (CU) or Freddie Mac Loan Collateral Advisor (LCA) on one-unit single-family homes and condos for GSE eligible loans. No additional property value due diligence was completed in cases where CU/LCA indicated that appraisal risk was consistent with the respective GSE's day one RW&E relief. Freddie Mac's Home Value Explorer (HVE) was also considered an acceptable secondary valuation product for GSE-related transactions. If the CU/LCA risk score was ineligible for GSE RW&E relief, then AMC compared a third valuation product (such as a field review) to the original appraisal.

(7) Compliance of the originator of the assets with federal, state and local laws and regulations: review and methodology.

Please be advised that AMC did not make a determination as to whether the mortgage loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the mortgage loans, their compliance with applicable law and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by AMC are dependent upon its receiving complete and accurate data regarding the mortgage loans from mortgage loan originators and other third parties upon which AMC is relying in reaching such findings.

With regard to TILA-RESPA Integrated Disclosure ("TRID") testing, AMC implemented the TRID scope of review referenced within the Regulatory Compliance section (III) based on (i) the RMBS 4.0 TRID Compliance Review Scope published by the Structured Finance Association ("SFA") (formerly, the Structured Finance Industry Group, "SFIG") (the "SFA Compliance Review Scope") and (ii) outside counsel's interpretations of the published regulations as of the date of review of each mortgage loan. AMC worked with outside counsel and continues to obtain updated interpretations relative to the informal guidance provided by the Consumer Financial Protection Bureau ("CFPB") which has caused alterations in the review scope and severity of TRID related exceptions, including applicable cures. (This will continue as necessary as additional guidance becomes available, as well as any future rulemaking.) While AMC continues to make a good faith effort to identify material TRID exceptions and apply the appropriate grading, the implementation of new regulations (including TRID) that impact residential mortgages carries certain interpretive risk and continues to evolve, impacting the review scope and exception severity. AMC has worked closely with the NRSROs and the Client to disclose, as mutually agreed upon by the parties, the relevant exceptions per AMC's suggested review implementation as reviewed by outside counsel; however, no assurances can be provided and/or are given that AMC has included within its Review all areas that may represent risk to the securitization trust, or that areas of risk identified by AMC will result in the potential level of risk indicated by an Event Level or NRSRO grade.

Please be further advised that AMC does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by AMC do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to AMC. Information contained in any AMC report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged AMC to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by AMC are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. AMC does not make any representation or warranty as to the value of any mortgage loan or mortgage loans collateral that has been reviewed by AMC.

COMPLIANCE REVIEW (114 Mortgage Loans)

AMC reviewed each residential mortgage loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the mortgage loan complies with:

(I) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:

a) Rescission (§1026.23, §1026.15):
   i) failure to provide the right of rescission notice;
   ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
   iii) errors in the right of rescission notice;
   iv) failure to provide the correct form of right of rescission notice;
   v) failure to provide the three (3) business day rescission period;
   vi) any material disclosure violation on a rescindable mortgage loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures, or those related to prepayment penalties on covered transactions; and
   vii) with respect to applicable exception remediation measures, confirm that a letter of explanation, a refund if applicable, new corrected material disclosures and a new notice of right to cancel was provided.

b) TIL Disclosure (§§1026.17, 18 and 19) *as applicable for loans with application dates prior to October 3, 2015*:
   i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
   ii) proper execution by all required parties;
   iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
   iv) timing of initial and re-disclosed TIL(s).

c) Home Equity Plans Disclosures (§§1026.6, 40) *as applicable*
   i) failure to provide the applicable home equity initial and account opening disclosures
   ii) failure to provide the applicable home equity initial and account opening disclosures in a timely manner

d) Tolerances (§§1026.18, 22, 23, and 38):
   i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
   ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge.
   iii) inaccurate Total of Payments outside of applicable tolerance by comparing disclosed Total of Payments to re-calculated Total of Payments.

e) High-cost Mortgage (§§1026.31, 32 and 34):
   - i) points and fees threshold test;
   - ii) APR threshold test;
   - iii) prepayment penalty threshold test; and
   - iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage.

f) Higher-priced Mortgage Loan (§1026.35):
   - i) APR threshold test; and
   - ii) compliance with the escrow account and appraisal requirements as applicable.

g) With respect to brokered mortgage loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):
   - i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;
   - ii) review relevant document to determine if there was dual compensation; and
   - iii) review the presence of the mortgage loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
     - (1) Note: Where available, AMC reviewed the relevant documents in the mortgage loan file and, as necessary, attempted to obtain the mortgage loan originator compensation agreement and/or governing policies and procedures of the mortgage loan originator. In the absence of the mortgage loan originator compensation agreement and/or governing policies and procedures, AMC's review was limited to formal general statements of entity compliance provided by the mortgage loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/mortgage loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent;

h) Homeownership counseling (§1026.36):
   - i) determine if the creditor obtained proof of homeownership counseling in connection with a mortgage loan to a first time homebuyer that contains a negative amortization feature.

i) Mandatory Arbitration Clauses (§1026.36):
   - i) determine if the terms of the mortgage loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction.

j) Prohibition on Financing Credit Insurance (§1026.36):
   - i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance.

k) Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):
   - i) review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and
   - ii) verify the data against the NMLSR database, as available.

(II) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Good Faith Estimate (GFE) (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
   - i) confirm the presence of the current GFE form in effect at the time of origination;
   - ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
   - iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
   - iv) determine whether a valid and properly documented changed circumstance accompanies any changes to mortgage loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and
   - v) confirm the presence of a settlement service provider list, as applicable.

b) Final HUD-1/A Settlement Statement (HUD) (§1024.8) *as applicable for loans with application dates prior to October 3, 2015:*
   - i) confirm current applicable HUD form was provided;
   - ii) determination that the mortgage loan file contains the final HUD;
   - iii) escrow deposit on the final HUD matches the initial escrow statement amount; and
   - iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.

c) GFE and Final HUD Comparison (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*

    - i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
    - ii) confirm mortgage loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and mortgage loan documents; and
    - iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.
- d) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
    - i) confirm the presence of the Servicing Disclosure Statement form in the mortgage loan file;
    - ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
    - iii) confirm the presence of the Special Information Booklet in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower;
    - iv) confirm the Special Information Booklet was provided within three (3) business days of application;
    - v) confirm the presence of the Affiliated Business Arrangement Disclosure in the mortgage loan file in the event the lender has affiliated business arrangements;
    - vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
    - vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
    - viii) confirm the presence of the Initial Escrow Disclosure Statement in the mortgage loan file and proper timing;
    - ix) confirm that the creditor provided the borrower a list of homeownership counselling organizations within three (3) business days of application; and
    - x) confirm that the list of homeownership counselling organizations was obtained no earlier than 30 days prior to when the list was provided to the mortgage loan applicant.

(III) Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

- a) Loan Estimate (LE) (§§1026.19 and 37):
    - i) confirm the presence of LE for applications on or after October 3, 2015;
    - ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
    - iii) confirm that certain sections of each LE determined to carry assignee liability under the SFA Compliance Review Scope were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
    - iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
    - v) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
    - vi) capture whether a settlement service provider list ("SSPL") was provided (in instances when a consumer is given an opportunity to shop for services). Failure to provide SSPL is not cited separately under SFA compliance review scope, however, absence of SSPL from loan file is treated as not provided and impacts fee tolerance categories as prescribed by regulation.
    - vii) confirm borrower received LE not later than four (4) business days prior to consummation; and
    - viii) confirm LE was not provided to the borrower on or after the date of the CD.
- b) Closing Disclosure (CD) (§§1026.19 and 38):
    - i) confirm the presence of CD for applications on or after October 3, 2015;
    - ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;
    - iii) confirm that certain sections of each CD determined to carry assignee liability under the SFA Compliance Review Scope were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;
    - iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
    - v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;

- vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
- vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Association ("SFA") has a working group that consists of industry participants including third party review providers and law firms who agreed to a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFA Compliance Review Scope.)

c) Your Home Loan Toolkit (§1026.19):
  - i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
  - ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application.

(IV) Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

- a) The general Ability to Repay (ATR) underwriting standards (12 C.F.R. 1026.43(c));
- b) Refinancing of non-standard mortgages (12 C.F.R. 1026.43(d));
- c) Qualified Mortgages (QM) (12 C.F.R. 1026.43(e) (including qualified mortgages as separately defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.); and
- d) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

AMC reviews applicable mortgage loans for compliance with the ATR and QM rule requirements based upon each mortgage loan's originator designation (Safe Harbor QM, Higher-priced QM, Temporary SHQM, Temporary HPQM, Non-QM, Exempt from ATR). AMC determines the mortgage loan's status under the ATR or QM rule requirements and assigns a due diligence mortgage loan designation. Generally, AMC notes as a material exception if the due diligence findings do not confirm the originator's mortgage loan designation. Additionally, AMC notes if an originator mortgage loan designation was not provided.

Qualified Mortgage

With respect to QM (Safe Harbor and Higher-priced) designated mortgage loans, AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file: (i) the mortgage loan contains risky mortgage loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) depending on the application date, defined in accordance with 1026.2(a)(3)(ii) and the loan designation provided on the subject loan, either:

1.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), prior to 3/1/2021, at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source,
2.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), on or after 3/1/2021, but before 10/1/2022, submitted with a loan designation of Safe Harbor QM, Higher Priced QM, Safe Harbor QM (43-Q), or Higher Priced QM (43-Q), whether at the time of consummation, the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source, or
3.) for loans with an application date, defined in accordance with § 1026.2(a)(3)(ii), taken on or after 3/1/2021, submitted with a loan designation of Safe Harbor QM (APOR), or Higher Priced QM (APOR), "Revised QM", whether the APR exceeds the average prime offer rate by 2.25 or more percentage points, (additional thresholds

applicable for lower loan balances, subordinate lien covered transactions and certain manufactured homes loan amounts), and whether the loan does not meet the credit guidelines without a documented exception and compensating factors.

For the mortgage loans determined to be Safe Harbor QM (APOR), the AMC report will indicate (i) "Yes" with respect to any mortgage loan for which the lender provided a Verification Safe Harbor, ("VSH") indicator of "Yes" on such mortgage loans, (ii) "No" with respect to any mortgage loan for which the lender provided a VSH indicator of "No" and (iii) "Not Stated" with respect to any mortgage loan for which the lender did not provide a VSH indicator.

* Note, for mortgage loans in which the lender provided the VSH indicator, AMC captured the VSH indicator in the AMC report but did not verify the VSH indicator as provided by the related lender.

In addition to the above, for loans (i) that are designated as "Yes" with respect to a VSH indicator, (ii) for which such "Yes" VSH indicator was provided within the loan images, on the data tape or in the deal notes, and (iii) for which the related mortgage loan guidelines utilized one of the specified GSE June 2020 guidelines to meet VSH, AMC performed an additional variance evaluation on such QM (APOR) mortgage loans. AMC's variance evaluation consists of a review of such mortgage loan to identify documentation variances that would cause one to question the VSH attestation provided by the lender. If variances were identified, the mortgage loan would not be identified by AMC to meet the VSH documentation requirements under either the Fannie Mae guidelines or under the Freddie Mac guidelines, and the AMC report will indicate "No" with respect to such mortgage loans. The results of the variance evaluation are reflected in the reports.

This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a mortgage loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file, if the mortgage loan satisfied (i), (ii) and (iii) in the preceding paragraph. In addition, AMC reviews the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated mortgage loan that satisfied the applicable requirements enumerated above, AMC then determines whether the mortgage loan is a Safe Harbor QM or Higher Priced QM by comparing the mortgage loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage. The Review also includes determining, as applicable, whether a mortgage loan is a qualified mortgage as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.).

For each QM designated mortgage loan that does not satisfy the applicable requirements enumerated above, AMC then determines whether the mortgage loan complies with the ATR rule consideration and verification requirements and provides a due diligence designation of Non-QM compliant or non-compliant.

General Ability to Repay
AMC reviews the mortgage loan to determine whether, based on available information in the mortgage loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability (the consumer's current employment status); (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

AMC reviews mortgage loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a mortgage loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). AMC does not represent or warrant that the factors for which it is reviewing the mortgage loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a mortgage loan. AMC's review is based on information contained in the mortgage loan file at the time it is provided to AMC to review, and only reflects information as of that point in time.

(V) The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):
    i) timing and content of the right to receive copy of appraisal disclosure;
    ii) charging of a fee for a copy of the appraisal or other written valuation;
    iii) timing of creditor providing a copy of each appraisal or other written valuation; and
    iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that (a) the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (b) that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

(VI) Fannie Mae points and fees limitations and HOEPA restrictions as addressed in Fannie Mae Announcement 04-06, as amended by Lender Letters LL-2013-05 and LL-2013-06 and Selling Guide Announcement SEL-2013-06;

(VII) The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

(VIII) The disclosure requirements and prohibitions of state, county and municipal laws and ordinances with respect to "high-cost" mortgage loans, "covered" mortgage loans, "higher-priced" mortgage loans, "home" mortgage loans or any other similarly designated mortgage loan as defined under such authorities, or subject to any other laws that were enacted to combat predatory lending, as may have been amended from time to time;

(IX) Federal and state specific late charge and prepayment penalty provisions.

(X) Recording Review

AMC noted the presence of recorded documents, when available. However, the majority of mortgage loans in the review population were new production and have only been closed for days or weeks at the time AMC reviewed the mortgage loans and thus have not yet been recorded. AMC verified that documents in the mortgage loan file (most typically closing instructions) included lender instructions for recording, and as applicable, the date the documents were sent for recording, and/or the date that the documents will be recorded.

As part of the portion of the Review described in this section, AMC will analyze and capture data from the source documents identified in the Document Review below, as applicable.

(XI) FIRREA Review

AMC confirmed that the appraiser and the appraisal made by such appraiser both satisfied the requirements of Title XI of FIRREA. Specifically, AMC reviewed the appraisal for conformity to industry standards, including ensuring the appraisal was complete, that the comparable properties and adjustments were reasonable and that pictures were provided and were accurate.

In addition, AMC accessed the ASC database to verify that the appraiser, and if applicable the appraiser's supervisor, were licensed and in good standing at the time the appraisal was completed.

(XII) Document Review

AMC reviewed each mortgage loan file and verified if the following documents, if applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Initial application (1003);
- Underwriting summary / loan approval (1008);
- Credit report;
- Income and employment documentation;
- 4506T;
- Asset documentation;
- Sales contract;

- Hazard and/or flood insurance policies;
- Copy of note for any junior liens;
- Appraisal;
- Title/Preliminary Title;
- Final 1003;
- Changed circumstance documentation;
- Right of Rescission Disclosure;
- Mortgage/Deed of Trust;
- Note;
- Mortgage Insurance;
- Tangible Net Benefit Disclosure;
- Subordination Agreement;
- FACTA disclosures;
- Notice of Special Flood Hazards;
- Initial and final GFE's;
- HUD from sale of previous residence;
- Final HUD-1;
- Initial TIL;
- Final TIL;
- Loan Estimates;
- Closing Disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

LEASES LIMITED COMPLIANCE REVIEW (12 Mortgage Loans)

Includes Leases Review Scope with additional limited compliance review below.

State Compliance Review applicable to non-owner occupied loans:
SitusAMC will review each mortgage loan file to determine coverage, and if covered, verify compliance
with the following:
a) High Cost testing in Chicago Illinois and Cook County Illinois;
b) Higher Priced testing in Minnesota;
c) Other applicable state testing in Maryland, Minnesota, New Jersey, West Virginia, Wyoming, and Vermont, Virginia and
d) State specific prepayment penalty and late charge testing applicable to non-owner occupied loans.

(8) Other: review and methodology.
The final review results reflected in the Overall Review Results Summary herein may include additional exceptions identified after AMC's initial review was completed where loan level issues were identified by external parties as a result of separate, distinct quality control evaluation of the loan files. In such cases, any additional exceptions cited by any such quality control evaluation would either be reflected (i) as an open exception or (ii) remediated if required documentation and/or curative actions were provided to AMC. The exception totals reflected herein, and corresponding Exception Rating, include exceptions that were so subsequently identified, if any. Please note that only a limited number of loans, if any, reflected in the Review Results Summary were subject to such external quality control evaluations.

(9) Disclaimer.
Except as expressly enumerated above, please be advised that SitusAMC has not performed any review to determine whether the mortgage loans covered in this Report complied with federal, state or local laws, constitutional provisions, regulations, ordinances or any other laws or guidance, including, without limitation, licensing and general usury laws ("Applicable Law"). Further, there can be no assurances that in performing the review and preparing this Report that SitusAMC has uncovered all relevant factors and potential issues relating to the origination of the mortgage loans, their compliance with Applicable Law, or the original appraisals relating to the mortgaged properties, or that SitusAMC has uncovered all relevant factors that could affect the future performance of the mortgage loans. Please note that the results set forth in this Report are dependent upon receipt of complete and accurate data regarding the mortgage loans from mortgage loan originators, sponsors, issuers, underwriters, and other third parties upon which SitusAMC is relying in reaching such results. Except as expressly stated herein, SitusAMC did not verify the data relied upon in performing its review and producing this Report. In addition, the findings and conclusions set forth in this Report are provided on an

"as is" basis and are based on available information and Applicable Law as of the date of this Report, and SitusAMC does not undertake any obligation to update or provide any revisions to this Report to reflect events, circumstances, changes in Applicable Law, or changes in expectations after the date this Report was issued.

Please be further advised that SitusAMC does not employ personnel who are licensed to practice law in the various jurisdictions covered in this Report, and the results set forth in this Report do not constitute legal advice or legal opinions whatsoever. The findings are recommendations or conclusions based on information provided to SitusAMC, and are not statements of fact or legal conclusions. Information contained in the Report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the Report based on certain factors, including the facts and circumstances of an individual mortgage loan. The authorities administering the Applicable Law that was part of the review have broad discretionary powers which may permit such authorities, among other things, to withdraw exemptions accorded by statute or regulation, to impose additional requirements or to reach a conclusion that is not consistent with the results set forth in the Report. All decisions as to whether to issue, purchase, hold, sell or otherwise transact in securities backed by the mortgage loans reviewed in this Report, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such securities, shall be made solely by the parties to or investors in the transaction. The results set forth in this Report do not constitute tax or investment advice. The scoring models in this Report are designed to identify potential risk in the securities backed by the mortgage loans reviewed, and each party or investor assumes sole responsibility for determining the suitability of the information for its particular use. SitusAMC does not make any representation or warranty (express or implied) as to the value of any mortgage loan or mortgage loan's collateral that has been reviewed by SitusAMC.

Item 5. Summary of findings and conclusions of review

The NRSRO criteria referenced for this report and utilized for grading descriptions is based upon the requirements of DBRS, Inc. ("DBRS"), Fitch Ratings, Inc. ("Fitch"), Kroll Bond Rating Agency, Inc. ("Kroll"), and Moody's Investors Service, Inc. ("Moody's") and S&P Global Ratings ("S&P").

OVERALL REVIEW RESULTS SUMMARY

There were two hundred thirteen (213) mortgage loans in the securitization population reviewed by AMC. After all documents were presented, under the applicable S&P NRSRO grading criteria, sixty-nine (69) (32.39%) loans had an overall loan grade of "B". After all documents were presented, under the applicable DBRS, Fitch, Kroll, and Moody's NRSRO grading criteria, sixty-eight (68) (31.92%) loans had an overall loan grade of "B". Ten (10) of the loans with an overall grade of "B" had exceptions across multiple exception types.

Exception Type	S&P Final Exception Rating	Exception Category	Total
Compliance	B	GSE	23
		TRID Defect	21
		ATR/QM Defect	5
		State Late Charge	4
		Loan Package Documentation	4
		State HPML	2
		State Defect	2
		ATR/QM	2
		TILA Right-to-Cancel Missing, Incorrect, Incomplete and/or provided on the wrong form	1
		Missing, Incorrect, or Incomplete Final or Initial 1003	1
		Missing Disclosure	1
		Misc. State Level	1
		Federal HPML	1

		Total Compliance Grade (B) Exceptions:	***68***
		Total Compliance Exceptions:	**68**
Credit	B	Title	14
		Guideline	12
		Credit	5
		Borrower and Mortgage Eligibility	3
		Property - Appraisal	3
		Insurance	1
		Total Credit Grade (B) Exceptions:	***38***
		Total Credit Exceptions:	**38**
Property	B	Appraisal Reconciliation	1
		Total Property Grade (B) Exceptions:	***1***
		Total Property Exceptions:	**1**
		Grand Total:	**107**

Exception Type	Fitch, Kroll, and Moody's Final Exception Rating	Exception Category	Total
Compliance	B	GSE	23
		TRID Defect	21
		ATR/QM Defect	7
		State Late Charge	4
		Loan Package Documentation	4
		State HPML	2
		State Defect	2
		ATR/QM	2
		TILA Right-to-Cancel Missing, Incorrect, Incomplete and/or provided on the wrong form	1
		Missing, Incorrect, or Incomplete Final or Initial 1003	1
		Missing Disclosure	1
		Misc. State Level	1
		Federal HPML	1
		Total Compliance Grade (B) Exceptions:	***70***
		Total Compliance Exceptions:	**70**
Credit	B	Title	14
		Guideline	12
		Credit	5
		Property - Appraisal	3
		Borrower and Mortgage Eligibility	3
		Insurance	1
		Total Credit Grade (B) Exceptions:	***38***

Total Credit Exceptions:	**38**
Grand Total:	**108**

Exception Type	DBRS Final Exception Rating	Exception Category	Total
Compliance	B	GSE	23
		TRID Defect	21
		ATR/QM Defect	5
		State Late Charge	4
		Loan Package Documentation	4
		State HPML	2
		State Defect	2
		ATR/QM	2
		TILA Right-to-Cancel Missing, Incorrect, Incomplete and/or provided on the wrong form	1
		Missing, Incorrect, or Incomplete Final or Initial 1003	1
		Missing Disclosure	1
		Misc. State Level	1
		Federal HPML	1
		Total Compliance Grade (B) Exceptions:	***68***
		Total Compliance Exceptions:	**68**
Credit	B	Title	14
		Guideline	12
		Credit	5
		Property - Appraisal	3
		Borrower and Mortgage Eligibility	3
		Insurance	1
		Total Credit Grade (B) Exceptions:	***38***
		Total Credit Exceptions:	**38**
		Grand Total:	**106**

COMPLIANCE RESULTS SUMMARY

Of the one hundred twenty-six (126) loans that had a compliance review performed, under the applicable Fitch, Kroll, and Moody's NRSRO grading criteria, forty-five (45) had a Compliance Review "B" grade. Seventeen (17) of the loans with an overall grade of "B" had multiple compliance exceptions. Of the one hundred twenty-six (126) loans that had a compliance review performed, under the applicable S&P and DBRS NRSRO grading criteria, forty-five (45) had a Compliance Review "B" grade. Sixteen (16) of the loans with an overall grade of "B" had multiple compliance exceptions. The remaining eighty-seven (87) loans in the securitization population were investment property/non-owner occupied loans that were not subject to a compliance review.

NRSRO Grade	# of Loans	% of Loans
A	81	64.29%
B	45	35.71%
C	0	0.00%
D	0	0.00%

PROPERTY/VALUATION REVIEW RESULTS SUMMARY

Of the two hundred thirteen (213) loans reviewed, under the applicable S&P NRSRO grading criteria, one (1) loan had a Property Review "B" grade for property/appraisal related issues (see exception detail below). Of the two hundred thirteen (213) loans reviewed, under the applicable DBRS, Fitch, Kroll, and Moody's NRSRO grading criteria, all loans had a Property Review "A" grade for property grade.

S&P NRSRO Grade	# of Loans	% of Loans
A	212	99.53%
B	1	0.47%
C	0	0.00%
D	0	0.00%

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	213	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%

CREDIT REVIEW RESULTS SUMMARY

One hundred eighty (180) mortgage loans (84.51%) of the total received an "A" Credit Review grade. The thirty-three (33) "B" Credit Review grades were due to missing documentation and/or guideline adherence (see exception detail below). Exceptions were offset by strong compensating factors such as high disposable income, low LTV, and/or high liquid assets.

NRSRO Grade	# of Loans	% of Loans
A	180	84.51%
B	33	15.49%
C	0	0.00%
D	0	0.00%

TAPE INTEGRITY REVIEW RESULTS SUMMARY

Of the two hundred thirteen (213) mortgage loans reviewed, one hundred twenty-nine (129) (60.56%) mortgage loans had tape discrepancies across thirty-two (32) unique data fields. The most common tape discrepancies were Borrower Last Name (36.62%), Subject Debt Service Coverage Ratio (15.96%) and Original Interest Rate (7.98%). AMC found generally that the DTI discrepancies were due to differences in calculating complex incomes; while the data differed, the resulting ratios generally remained within guidelines.

Field	# of Loans	% of Loans
Borrower Last Name	78	36.62%
Subject Debt Service Coverage Ratio	34	15.96%
Original Interest Rate	17	7.98%
Property Type	15	7.04%
Original P&I	15	7.04%
Original Loan Amount	13	6.10%
Original CLTV	12	5.63%
Original LTV	12	5.63%
Borrower First Name	11	5.16%
Borrower Current Street	11	5.16%

Representative FICO	10	4.69%
Product Description	8	3.76%
Borrower Current Zip	8	3.76%
Contract Sales Price	7	3.29%
Borrower FTHB	7	3.29%
Borrower Current City	7	3.29%
Investor: Qualifying Total Debt Ratio	6	2.82%
Street	6	2.82%
Refi Purpose	6	2.82%
Appraised Value	5	2.35%
Decision System	3	1.41%
Doc Type	3	1.41%
Prepayment Terms	3	1.41%
Investor: Qualifying Housing Ratio	2	0.94%
Borrower Current State	2	0.94%
Amortization Term	2	0.94%
Borrower Citizenship	2	0.94%
Coborrower First Name	1	0.47%
Coborrower Last Name	1	0.47%
Borrower Full Name	1	0.47%
# of Units	1	0.47%
Zip	1	0.47%

ADDITIONAL LOAN POPULATION SUMMARY*

TPR Loan Designation	Loan Count	% of Loans	Original Balance	% of Balance
N/A (investment property consumer mortgage)	99	46.48%	$20,810,713.00	20.63%
Non QM	76	35.68%	$44,524,245.00	44.14%
Safe Harbor QM (APOR)	14	6.57%	$22,476,160.00	22.28%
Exempt from ATR	10	4.69%	$5,367,099.00	5.32%
N/A	8	3.76%	$5,101,000.00	5.06%
Higher Priced QM (APOR)	6	2.82%	$2,598,781.00	2.58%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Amortization Type	Loan Count	% of Loans	Original Balance	% of Balance
Fixed	207	97.18%	$91,487,713.00	90.69%
Adjustable	6	2.82%	$9,390,285.00	9.31%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Lien Position	Loan Count	% of Loans	Original Balance	% of Balance
1	213	100.00%	$100,877,998.00	100.00%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Loan Purpose	Loan Count	% of Loans	Original Balance	% of Balance
Cash Out: Other/Multi-purpose/Unknown Purpose	95	44.60%	$32,962,465.00	32.68%
Other-than-first-time Home Purchase	76	35.68%	$47,838,252.00	47.42%
First Time Home Purchase	21	9.86%	$14,261,586.00	14.14%
Rate/Term Refinance - Borrower Initiated	21	9.86%	$5,815,695.00	5.77%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Original Term	Loan Count	% of Loans	Original Balance	% of Balance
241-360 Months	212	99.53%	$100,201,998.00	99.33%
121-180 Months	1	0.47%	$676,000.00	0.67%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Property Type	Loan Count	% of Loans	Original Balance	% of Balance
Single Family Detached	119	55.87%	$44,672,351.00	44.28%
PUD	47	22.07%	$40,895,617.00	40.54%
Condo, Low Rise	12	5.63%	$3,897,250.00	3.86%
2 Family	12	5.63%	$3,074,075.00	3.05%
1 Family Attached	9	4.23%	$1,846,500.00	1.83%
3 Family	4	1.88%	$1,272,880.00	1.26%
4 Family	4	1.88%	$1,909,500.00	1.89%
Townhouse	2	0.94%	$683,050.00	0.68%
5-10 Unit Multi-Family	2	0.94%	$1,339,500.00	1.33%
Condo, High Rise	1	0.47%	$202,275.00	0.20%
Other	1	0.47%	$1,085,000.00	1.08%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

Occupancy	Loan Count	% of Loans	Original Balance	% of Balance
Investment	110	51.64%	$28,460,213.00	28.21%
Primary	100	46.95%	$68,629,785.00	68.03%
Second Home	3	1.41%	$3,788,000.00	3.76%
Total	**213**	**100.00%**	**$100,877,998.00**	**100.00%**

*Tables may not add to 100% due to rounding.

EXCEPTION DETAIL

The exception summary below ties to the total number of B exceptions for the population included in the Review. Some mortgage loans may be listed multiple times if they carried multiple exception categories even if those categories were within the same general exception category (ex. Disclosures and RESPA Tolerance within Compliance).

S&P Exceptions	# of Loans	Grade Impact	Exception Type

Fannie Mae 2014 - 3% Points and Fees	21	B	Compliance
TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	6	B	Compliance
TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	5	B	Compliance
Self-Employed Tax Return Recency - QM	5	B	Compliance
Note Error: Note late charge percentage exceeds maximum per state	4	B	Compliance
Note Error: Note grace period days less than minimum per state	4	B	Compliance
TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	3	B	Compliance
FNMA Points and Fees	2	B	Compliance
Self-Employed Tax Return Recency - ATR	2	B	Compliance
TRID Final Closing Disclosure Will Not Have Escrow - Reason	2	B	Compliance
Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (SB270; 2008) - Permissive Method	2	B	Compliance
Incorrect Right To Cancel Form Used - H-9 Used on Non Same Lender Refinance	1	B	Compliance
TIL Higher Priced Mortgage Loan Safe Harbor Test	1	B	Compliance
Missing Document: Missing Lender's Initial 1003	1	B	Compliance
(State HPML Disclosure) Maryland Higher-Priced Mortgage Loan (Disclosure of Non-HPML Loans Borrower Qualifies For Not Provided)	1	B	Compliance
Maryland HPML Threshold Test Non-Compliant	1	B	Compliance
TRID Revised Loan Estimate Timing Before Closing Test	1	B	Compliance
Maryland Counseling Agencies Disclosure Not in File	1	B	Compliance
TRID Final Closing Disclosure Contact Information - Broker	1	B	Compliance
TRID Final Closing Disclosure Finance Charge Test	1	B	Compliance
TRID Final Closing Disclosure Contact Information - Lender	1	B	Compliance
TRID Final Closing Disclosure Total Of Payments	1	B	Compliance
Acknowledgement of Borrower Receipt of Notice of Special Flood Hazard Disclosure Missing	1	B	Compliance
Title Policy Coverage is less than Original Loan Amount.	14	B	Credit
Ineligible property type.	4	B	Credit
Guideline Requirement: Loan to value discrepancy.	3	B	Credit
Miscellaneous Credit (Non-Material):	2	B	Credit
Guideline Requirement: Minimum Loan Amount discrepancy.	2	B	Credit
Credit Exception:	2	B	Credit
Update/recertification of value is more than 4 months old at the time of origination.	1	B	Credit
Ineligible Property Type per the guidelines.	1	B	Credit
Borrower has active Tradelines which are less than the minimum required by guidelines.	1	B	Credit
HOA project is involved in litigation.	1	B	Credit
Guideline Requirement: PITIA reserves months discrepancy.	1	B	Credit
Missing Document: Verification of Rent (VOR) / Verification of Mortgage (VOM) not provided	1	B	Credit
Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.	1	B	Credit

The borrower has Open Public Records/Collections/Charge Off accounts.	1	B	Credit
Borrower does not have the minimum active tradelines per guidelines.	1	B	Credit
Aged document: Credit Report is more than 90 days prior to the note date.	1	B	Credit
Subject is a refinance and property is listed for sale.	1	B	Credit
Loan is to be securitized. Highest level secondary valuation supports the value. There is a lower level tertiary product that does not support the qualifying value. Sec ID: 22	1	B	Property

Fitch, Kroll, and Moody's Exceptions	**# of Loans**	**Grade Impact**	**Exception Type**
Fannie Mae 2014 - 3% Points and Fees	21	B	Compliance
TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	6	B	Compliance
TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	5	B	Compliance
Self-Employed Tax Return Recency - QM	5	B	Compliance
Note Error: Note late charge percentage exceeds maximum per state	4	B	Compliance
Note Error: Note grace period days less than minimum per state	4	B	Compliance
TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	3	B	Compliance
FNMA Points and Fees	2	B	Compliance
Self-Employed Tax Return Recency - ATR	2	B	Compliance
TRID Final Closing Disclosure Will Not Have Escrow - Reason	2	B	Compliance
Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (SB270; 2008) - Permissive Method	2	B	Compliance
Check Restated Loan Designation Match - General Ability to Repay	2	B	Compliance
Incorrect Right To Cancel Form Used - H-9 Used on Non Same Lender Refinance	1	B	Compliance
TIL Higher Priced Mortgage Loan Safe Harbor Test	1	B	Compliance
Missing Document: Missing Lender's Initial 1003	1	B	Compliance
(State HPML Disclosure) Maryland Higher-Priced Mortgage Loan (Disclosure of Non-HPML Loans Borrower Qualifies For Not Provided)	1	B	Compliance
Maryland HPML Threshold Test Non-Compliant	1	B	Compliance
TRID Revised Loan Estimate Timing Before Closing Test	1	B	Compliance
Maryland Counseling Agencies Disclosure Not in File	1	B	Compliance
TRID Final Closing Disclosure Contact Information - Broker	1	B	Compliance
TRID Final Closing Disclosure Finance Charge Test	1	B	Compliance
TRID Final Closing Disclosure Contact Information - Lender	1	B	Compliance
TRID Final Closing Disclosure Total Of Payments	1	B	Compliance
Acknowledgement of Borrower Receipt of Notice of Special Flood Hazard Disclosure Missing	1	B	Compliance
Title Policy Coverage is less than Original Loan Amount.	14	B	Credit
Ineligible property type.	4	B	Credit
Guideline Requirement: Loan to value discrepancy.	3	B	Credit
Miscellaneous Credit (Non-Material):	2	B	Credit

Guideline Requirement: Minimum Loan Amount discrepancy.	2	B	Credit
Credit Exception:	2	B	Credit
Update/recertification of value is more than 4 months old at the time of origination.	1	B	Credit
Ineligible Property Type per the guidelines.	1	B	Credit
Borrower has active Tradelines which are less than the minimum required by guidelines.	1	B	Credit
HOA project is involved in litigation.	1	B	Credit
Guideline Requirement: PITIA reserves months discrepancy.	1	B	Credit
Missing Document: Verification of Rent (VOR) / Verification of Mortgage (VOM) not provided	1	B	Credit
Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.	1	B	Credit
The borrower has Open Public Records/Collections/Charge Off accounts.	1	B	Credit
Borrower does not have the minimum active tradelines per guidelines.	1	B	Credit
Aged document: Credit Report is more than 90 days prior to the note date.	1	B	Credit
Subject is a refinance and property is listed for sale.	1	B	Credit

DBRS Exceptions	# of Loans	Grade Impact	Exception Type
Fannie Mae 2014 - 3% Points and Fees	21	B	Compliance
TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	6	B	Compliance
TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	5	B	Compliance
Self-Employed Tax Return Recency - QM	5	B	Compliance
Note Error: Note late charge percentage exceeds maximum per state	4	B	Compliance
Note Error: Note grace period days less than minimum per state	4	B	Compliance
TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	3	B	Compliance
FNMA Points and Fees	2	B	Compliance
Self-Employed Tax Return Recency - ATR	2	B	Compliance
TRID Final Closing Disclosure Will Not Have Escrow - Reason	2	B	Compliance
Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (SB270; 2008) - Permissive Method	2	B	Compliance
Incorrect Right To Cancel Form Used - H-9 Used on Non Same Lender Refinance	1	B	Compliance
TIL Higher Priced Mortgage Loan Safe Harbor Test	1	B	Compliance
Missing Document: Missing Lender's Initial 1003	1	B	Compliance
(State HPML Disclosure) Maryland Higher-Priced Mortgage Loan (Disclosure of Non-HPML Loans Borrower Qualifies For Not Provided)	1	B	Compliance
Maryland HPML Threshold Test Non-Compliant	1	B	Compliance
TRID Revised Loan Estimate Timing Before Closing Test	1	B	Compliance
Maryland Counseling Agencies Disclosure Not in File	1	B	Compliance
TRID Final Closing Disclosure Contact Information - Broker	1	B	Compliance
TRID Final Closing Disclosure Finance Charge Test	1	B	Compliance

TRID Final Closing Disclosure Contact Information - Lender	1	B	Compliance
TRID Final Closing Disclosure Total Of Payments	1	B	Compliance
Acknowledgement of Borrower Receipt of Notice of Special Flood Hazard Disclosure Missing	1	B	Compliance
Title Policy Coverage is less than Original Loan Amount.	14	B	Credit
Ineligible property type.	4	B	Credit
Guideline Requirement: Loan to value discrepancy.	3	B	Credit
Miscellaneous Credit (Non-Material):	2	B	Credit
Guideline Requirement: Minimum Loan Amount discrepancy.	2	B	Credit
Credit Exception:	2	B	Credit
Update/recertification of value is more than 4 months old at the time of origination.	1	B	Credit
Ineligible Property Type per the guidelines.	1	B	Credit
Borrower has active Tradelines which are less than the minimum required by guidelines.	1	B	Credit
HOA project is involved in litigation.	1	B	Credit
Guideline Requirement: PITIA reserves months discrepancy.	1	B	Credit
Missing Document: Verification of Rent (VOR) / Verification of Mortgage (VOM) not provided	1	B	Credit
Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.	1	B	Credit
The borrower has Open Public Records/Collections/Charge Off accounts.	1	B	Credit
Borrower does not have the minimum active tradelines per guidelines.	1	B	Credit
Aged document: Credit Report is more than 90 days prior to the note date.	1	B	Credit
Subject is a refinance and property is listed for sale.	1	B	Credit

Customer Loan ID	Field Label	Bid Tape Field Value	Field Value	Compare Status	Comment
303964101	Property Type	4 Family	Mixed Use	Verified	Field Value reflects the Approval/AUS in file.
303964101	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the HUD-1 or CD
304695602	Property Type	Single Family Detached	PUD	Verified	Field Value captured from Appraisal or Valuation model in file
304695602	Investor: Qualifying Total Debt Ratio	33.65	41.34252	Verified	Tape data is incorrect. 1008 reflects total DTI of 41.19%
305069471	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Security Instrument
305069471	Subject Debt Service Coverage Ratio	1.45	1.29	Verified	Matches approval.
305061571	Coborrower First Name	xxxx	xxxx	Verified	Field Value reflects Co-Borrower name as it appears on the Note
305061571	Coborrower Last Name	xxxx	xxxx	Verified	Field Value reflects Co-Borrower name as it appears on the Note
305061571	Original Interest Rate	8.25	8.249	Verified	Field Value reflects the Note value
305069419	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305069419	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305069419	Original Interest Rate	6.63	6.625	Verified	Field Value reflects the Note value
305069419	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the HUD-1 or CD
305069419	Subject Debt Service Coverage Ratio	1.28	1.25	Verified	Field value reflects source document
305074570	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305074570	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the sales/purchase contract and/or addendum
305074570	Original CLTV	74.89	73.5	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lesser of the appraised value or purchase price. (Purchases)
305074570	Original LTV	74.89	73.5	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305063347	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305147300	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305147300	Subject Debt Service Coverage Ratio	2.07	1.92	Verified	Field value reflects source document
305147271	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305147271	Representative FICO	690	692	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305147271	Subject Debt Service Coverage Ratio	1.23	1.20	Verified	It is verified as per DSCR Worksheet
305147312	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305147327	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305147336	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305167874	Representative FICO	801	797	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305167889	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305167889	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305173653	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305173653	Subject Debt Service Coverage Ratio	1.47	1.43	Verified	Field value reflects source document
305149496	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305149496	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305149496	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305149496	Appraised Value	xxxx	xxxx	Verified	Field Value captured from Valuation model in file
305149496	Subject Debt Service Coverage Ratio	1.19	1.24	Verified	Field value reflects source document
305188997	Refi Purpose	Rate/Term	Cash-out - Other	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305188985	Appraised Value	xxxx	xxxx	Verified	Field Value captured from Valuation model in file
305189026	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305188974	Representative FICO	748	766	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305188976	Subject Debt Service Coverage Ratio	1.29	1.03	Verified	DSCR Ratio is calculated as per PITI documents present in file.
9102589849	Representative FICO	752	644	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
9102589849	Prepayment Terms	36 Months Interest	3%, 3%, 3%	Verified	Field Value reflects 'PrePayment Terms' per the Note
9102589849	Subject Debt Service Coverage Ratio	1.29	1.50	Verified	Field value reflects source document
305191936	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191936	Subject Debt Service Coverage Ratio	1.20	1.12	Verified	xxxx/xxxx=1.12
305191937	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191935	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191935	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the sales/purchase contract and/or addendum
305191935	Subject Debt Service Coverage Ratio	1.49	1.44	Verified	Field value reflects source document
305191928	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191928	Subject Debt Service Coverage Ratio	1.16	1.18	Verified	Field value reflects source document
305191931	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191931	Subject Debt Service Coverage Ratio	1.50	1.44	Verified	Field value reflects source document
305191965	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191965	Original Interest Rate	6.13	6.375	Verified	Field Value reflects the Note value
305191965	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305191965	Refi Purpose	Rate/Term	Cash-out - Other	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305191965	Subject Debt Service Coverage Ratio	1.06	1.16	Verified	Field value reflects source document
305191981	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191951	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191951	Subject Debt Service Coverage Ratio	1.17	1.27	Verified	Field value reflects source document
305191918	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191918	Subject Debt Service Coverage Ratio	1.11	1.22	Verified	Field value reflects source document
305191908	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191908	Subject Debt Service Coverage Ratio	1.20	1.10	Verified	Field value reflects source document
305191979	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191941	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191941	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the sales/purchase contract and/or addendum
305191960	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191964	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305191964	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191964	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305191964	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305191964	Original CLTV	73.59	72.1875	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305191964	Original LTV	73.59	72.1875	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305191964	Subject Debt Service Coverage Ratio	1.40	1.27	Verified	Field value reflects source document
305191932	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191932	Subject Debt Service Coverage Ratio	2.36	2.67	Verified	Higher rent on 1007.
305191904	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191904	Subject Debt Service Coverage Ratio	1.43	1.34	Verified	Field value reflects source document
305191903	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191903	Subject Debt Service Coverage Ratio	1.94	1.54	Verified	Field value reflects source document
9102593395	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102593395	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102593398	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102593398	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102593398	Prepayment Terms	5%	6 Months Interest	Verified	Field Value reflects 'PrePayment Terms' per the Note
9102593398	Borrower Citizenship	US Citizen		Verified	Unable to verify due to missing information
9102593398	Subject Debt Service Coverage Ratio	1.34	1.30	Verified	Field value reflects source document
305186598	Original Interest Rate	8.13	8.125	Verified	Field Value reflects the Note value
305187905	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202347	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202347	Original Interest Rate	7.88	7.875	Verified	Field Value reflects the Note value
305202347	Subject Debt Service Coverage Ratio	1.52	1.58	Verified	Field value reflects source document
305195921	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195921	Subject Debt Service Coverage Ratio	1.03	1.13	Verified	Field value reflects source document
305202368	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202368	Subject Debt Service Coverage Ratio	1.38	1.36	Verified	Field value reflects source document
305195923	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195934	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195934	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305195934	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305195934	Original CLTV	72	79.62963	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305195934	Original LTV	72	79.62963	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305195934	Subject Debt Service Coverage Ratio	1.27	1.17	Verified	Field value reflects source document
305195942	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202379	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202379	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305202379	Original Interest Rate	7.25	7.125	Verified	Field Value reflects the Note value
305202379	Representative FICO	708	776	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305202379	Appraised Value	xxxx	xxxx	Verified	Field Value captured from Valuation model in file
305202346	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202345	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202334	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202334	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305202334	Original Interest Rate	7.13	7.5	Verified	Field Value reflects the Note value
305202334	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305202334	Representative FICO	677	696	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305202334	Original CLTV	67.59	75	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lesser of the appraised value or purchase price. (Purchases)
305202334	Original LTV	67.59	75	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305202334	Subject Debt Service Coverage Ratio	1.14	1.06	Verified	Field value reflects source document
305202366	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305202366	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305202366	Original Interest Rate	8.13	7.875	Verified	Field Value reflects the Note value
305202366	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305202366	Refi Purpose	Cash-out	Rate/Term	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305202366	Original CLTV	73.66	80	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lesser of the appraised value or purchase price. (Purchases)
305202366	Original LTV	73.66	80	Verified	Tape Value reflects the CLTV value
305202366	Subject Debt Service Coverage Ratio	1.41	1.37	Verified	Field value reflects source document
305192055	Original Interest Rate	8	7.999	Verified	Field Value reflects the Note value
305204475	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305204475	Property Type	Single Family Detached	Townhouse	Verified	Field Value captured from Appraisal or Valuation model in file
305204475	Refi Purpose	Rate/Term	Cash-out - Other	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305204495	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305204546	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305204476	Original Interest Rate	7.5	7.375	Verified	Field Value reflects the Note value
305204476	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305204494	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305183462	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195159	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195157	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305211784	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305211784	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305211784	Original Interest Rate	8	8.375	Verified	Field Value reflects the Note value
305211784	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305211784	Refi Purpose	Cash-out	Rate/Term	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305211784	Original CLTV	75	76.73913	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305211784	Original LTV	75	76.73913	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305211784	Subject Debt Service Coverage Ratio	1.36	1.32	Verified	Field value reflects source document
305211769	Representative FICO	687	685	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305211781	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305211781	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305211781	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305211781	Original CLTV	80	76.53333	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lesser of the appraised value or purchase price. (Purchases)
305211781	Original LTV	80	76.53333	Verified	Field Value reflects Original Principal Balance divided by the lesser of the appraised value or purchase price. (Purchases)
305211781	Subject Debt Service Coverage Ratio	1.67	1.72	Verified	Field value reflects source document
305211800	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305211800	Original Interest Rate	7.63	7.625	Verified	Field Value reflects the Note value
305211800	Subject Debt Service Coverage Ratio	1.54	1.46	Verified	Lender used lower amount for property taxes
305179623	Property Type	PUD	PUD Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305195153	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195153	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305195153	Original Interest Rate	7.5	7.375	Verified	Field Value reflects the Note value
305195153	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305195153	Original CLTV	57.69	55	Verified	Per document
305195153	Original LTV	57.69	55	Verified	Per document
305195153	Subject Debt Service Coverage Ratio	1.18	1.23	Verified	Gross Rent/PITIA : xxxx/xxxx=1.23
305195127	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195126	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195126	Original Interest Rate	8.13	7.875	Verified	Field Value reflects the Note value
305195126	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305195126	Subject Debt Service Coverage Ratio	1.38	1.40	Verified	Field value reflects source document
305195145	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305191020	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305191020	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305191020	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the sales/purchase contract and/or addendum
305149469	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305149469	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305149469	Representative FICO	769	750	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305195114	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195114	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305195114	Original Interest Rate	7.75	7.5	Verified	Field Value reflects the Note value
305195114	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305195114	Original CLTV	75	69.68326	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305195114	Original LTV	75	69.68326	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305195114	Subject Debt Service Coverage Ratio	1.05	1.00	Verified	matches approval.
305195113	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195138	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195161	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195161	Refi Purpose	Cash-out	Rate/Term	Verified	Field Value reflects borrower receiving cash out and/or paying off debts > $2,000 or 2% of loan amount per HUD-1/CD
305195110	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305195110	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305195110	Original Interest Rate	8.25	7.875	Verified	Field Value reflects the Note value
305195110	Original P&I	xxxx	xxxx	Verified	Field Value reflects Note value
305195139	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305211548	Property Type	PUD	PUD Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305211548	Contract Sales Price	xxxx	xxxx	Verified	Field Value reflects sales price as it appears on the sales/purchase contract and/or addendum
305050566	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305172730	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305172730	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305172730	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305172683	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305172683	Borrower Current City	xxxx	xxxx	Verified	Field Value reflects City per Note
305172683	Borrower Current State	xxxx	xxxx	Verified	Field Value reflects State per Note
305172683	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305156413	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305156413	Borrower Current City	xxxx	xxxx	Verified	Field Value reflects City per Note
305156413	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305128260	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305172691	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305172691	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Security Instrument
305172691	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects current Business Street address
305172691	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects current Business Zip Code address
305172691	Product Description	NANQ / Business - 30 Yr Fixed - PPP	Fixed Rate	Verified	Field value reflects source document
305172611	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305172611	Borrower Current Street	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305172611	Borrower Current City	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305172611	Borrower Current Zip	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305191474	Property Type	PUD	PUD Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305202757	Appraised Value	xxxx	xxxx	Verified	Field Value captured from Valuation model in file
305202757	Original CLTV	37.74	40	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305202757	Original LTV	37.74	40	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305207782	Subject Debt Service Coverage Ratio	1.12	1.14	Verified	DSCR matches UW worksheet but not tape.
305171796	Original Loan Amount	xxxx	xxxx	Verified	Field Value reflects the Note value
305171796	Representative FICO	696	681	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305171796	Doc Type	Alt	12mo Bank Statement	Verified	Field Value reflects documentation located in origination file
305171796	Original CLTV	61.033	65	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lesser of the appraised value or purchase price. (Purchases)
305171796	Original LTV	61.033	65	Verified	Field Value reflects Original Principal Balance divided by the lesser of the appraised value or purchase price. (Purchases)
305171796	Investor: Qualifying Housing Ratio	45.502	20.77448	Verified	Field value reflects source document
305172688	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305142253	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305156284	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305156284	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305172799	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305172799	Borrower Current City	xxxx	xxxx	Verified	Field Value reflects City per Note
305194469	Product Description	NANQ / Business - 30 Yr Fixed - PPP	Fixed Rate	Verified	Field value reflects source document
305194281	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305194281	Borrower Current City	xxxx	xxxx	Verified	Field Value reflects City per Note
305194281	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305194281	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305197504	Borrower Current Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305197504	Borrower Current City	xxxx	xxxx	Verified	Field Value reflects City per Note
305197504	Borrower Current Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305197504	Product Description	NANQ / TRID - 30 Yr Fixed	Fixed Rate	Verified	Field value reflects source document
305142345	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305142345	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305142345	Appraised Value	xxxx	xxxx	Verified	Field Value captured from Valuation model in file
305197588	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305197590	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305197589	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305175937	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305194209	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305194209	Borrower Current Street	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305194209	Borrower Current City	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305194209	Borrower Current State	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
305194209	Borrower Current Zip	xxxx	xxxx	Verified	Borrower is an entity. Entered entity address.
9102589016	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102589016	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
9102589016	Borrower Citizenship	US Citizen		Verified	Field value reflects source document
305140123	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305140123	Doc Type	Alt	24mo Bank Statement	Verified	Field Value reflects documentation located in origination file
305140123	Investor: Qualifying Housing Ratio	49.445	48.51683	Verified	Field value reflects source document
305171772	Doc Type	Alt	24mo Bank Statement	Verified	Field Value reflects documentation located in origination file
305171771	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305193582	Borrower Full Name	xxxx	xxxx	Verified	Field value reflects source document
9102589855	Property Type	PUD	PUD Attached	Verified	Alternate format, not a true discrepancy
9102589855	Prepayment Terms	No Prepayment Penalty		Verified	Field Value reflects 'PrePayment Terms' per the Note
305133590	Original Interest Rate	6.25	6.5	Verified	Field Value reflects the Note value
305133590	Borrower FTHB	0	1	Verified	Field Value verified by Application, Credit Report or other documentation in file
305133590	Decision System	DU	None	Verified	Field value reflects source document
305155479	Property Type	Condo	Townhouse	Verified	Field Value captured from Appraisal or Valuation model in file
305087046	Borrower FTHB	1	0	Verified	Field Value verified by Application, Credit Report or other documentation in file
305087046	Investor: Qualifying Total Debt Ratio	49.0756	43.78094	Verified	DTI as per 1008 is 43.480%, no discrepancy in DTI.

305195176	Investor: Qualifying Total Debt Ratio	40.525	49.99123	Verified	DTI matches 1008
305179725	Representative FICO	758	757	Verified	Field Value Representative FICO reflects the lowest mid score of all borrowers
305179725	Investor: Qualifying Total Debt Ratio	46.6744	42.64068	Verified	Lender calculated DTI is 42.639% as per 1008 and system calculated DTI is 42.640%, no change in DTI just a rounding off figure.
305217705	Zip	xxxx	xxxx	Verified	Field Value reflects Zip per Note
305217705	Borrower FTHB	0	1	Verified	Field Value verified by Application, Credit Report or other documentation in file
305206699	Decision System	DU	None	Verified	Field value reflects source document
305206691	Investor: Qualifying Total Debt Ratio	9.32	13.20187	Verified	DTI matching with 1008 document.
305206691	Decision System	DU	None	Verified	Field value reflects source document
305207837	Investor: Qualifying Total Debt Ratio	38.743	41.96084	Verified	Field Value DTI matches 1008 DTI.
305183551	Property Type	PUD	Single Family Detached	Verified	Field Value captured from Appraisal or Valuation model in file
305180235	Original CLTV	70	59.82906	Verified	Field Value reflects the sum of Original Principal Balance and other financing divided by the lowest appraised value. (Refinances)
305180235	Original LTV	70	59.82906	Verified	Field Value reflects the Original Principal Balance divided by the lowest appraised value. (Refinances)
305201355	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305201355	Property Type	Single Family Detached	Single Family Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305202981	Property Type	Single Family Detached	Single Family Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305201392	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305201392	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305201392	Property Type	4 Family	Multifamily	Verified	Field Value captured from Appraisal or Valuation model in file
305201392	# of Units	4	5	Verified	Field value reflects source document
305201392	Borrower FTHB	0		Verified	Field Value verified by Application, Credit Report or other documentation in file
305198303	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305198303	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305198303	Property Type	Single Family Attached	Single Family Detached	Verified	Field Value captured from Appraisal or Valuation model in file
305198303	Borrower FTHB	0		Verified	Field Value verified by Application, Credit Report or other documentation in file
305167926	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305167926	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305167926	Borrower FTHB	0		Verified	Field Value verified by Application, Credit Report or other documentation in file
305212031	Amortization Term	240	360	Verified	Field Value reflects Amortization Term per Note
305212031	Property Type	Single Family Detached	PUD	Verified	Field Value captured from Appraisal or Valuation model in file
305217757	Street	xxxx	xxxx	Verified	Field Value reflects Street per Note
305217757	Borrower First Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305217757	Borrower Last Name	xxxx	xxxx	Verified	Field Value reflects Borrower name as it appears on the Note
305217757	Amortization Term	240	360	Verified	Field Value reflects Amortization Term per Note
305217757	Property Type	PUD	PUD Attached	Verified	Field Value captured from Appraisal or Valuation model in file
305217757	Borrower FTHB	0		Verified	Field Value verified by Application, Credit Report or other documentation in file

Customer Loan ID	Loan Exception ID	Exception ID	Exception Date	Exception Type	Exception Category	Exception Subcategory	15E Category	Exception	Exception Detail	Exception Information	Compensating Factors	Compensating Factor Information	Applying Party	Follow-up Comments	Cleared Date	Cured Date	Waived Date	Waived with Regrade	Exception Level Grade	DBRS Initial Exception Rating	DBRS Final Exception Rating	Fitch Initial Exception Rating	Fitch Final Exception Rating	Kroll Initial Exception Rating	Kroll Final Exception Rating	Moody's Initial Exception Rating	Moody's Final Exception Rating	S&P Initial Exception Rating	S&P Final Exception Rating	Note Date	Property State	Occupancy	Purpose	Exception Remediation	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Final Loan Grade	Compliance Initial Loan Grade	Compliance Final Loan Grade	Property Initial Loan Grade	Property Final Loan Grade	Originator QM ATR Status	TPR QM ATR Status	Is Curable
304692499	33562360			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $1,200.00 exceeds tolerance of $850.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		06/03/2025		No	1	A	A	A	A	A	A	A	A	A	A		OH	Primary	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
304692499	33562361			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Second Appraisal Fee. Fee Amount of $123.60 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		06/03/2025		No	1	A	A	A	A	A	A	A	A	A	A		OH	Primary	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
304692499	33562362			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	06/09/2025			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Purchase	No Defined Cure	C	A	A	A	C	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
304692499	33605536			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Interim Closing Disclosure Timing Test	TILA-RESPA Integrated Disclosure – Corrected Closing Disclosure provided on or after xx/xx/xxxx contains a change in APR and a complete Closing Disclosure was not received by borrower at least three (3) business days prior to consummation	xxxx				xxxx	06/13/2025			No	1		A		A		A		A		A		OH	Primary	Purchase	TRID timing exception, no remediation available.	C	A	A	A	C	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305061571	36172603			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305074570	36281056			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	04/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305074570	36281884			Credit	Asset	Asset Calculation / Analysis	Asset	Available for Closing is insufficient to cover Cash From Borrower.		xxxx				xxxx	04/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305074570	36281927			Credit	Guideline	Guideline Issue	Guideline	Ineligible property type.	___	xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The representative FICO score exceeds the guideline minimum by at least 40 points.	13 months reserves.	SitusAMC,Aggregator SitusAMC	xxxx			04/27/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		FL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305147300	37041693			Credit	Credit	Miscellaneous	Credit	Miscellaneous Credit (Non-Material):		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		TN	Investment	Refinance - Cash-out - Other		C	B	C	B			A	A		N/A	No
305147300	37041699			Credit	Property - Appraisal	Appraisal Documentation	Property - Appraisal	Update/recertification of value is more than 4 months old at the time of origination.		xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The Debt Service Coverage Ratio (DSCR) is greater than the guideline requirement by .50. The representative FICO score exceeds the guideline minimum by at least 40 points.	49 months reserves.	SitusAMC,Aggregator SitusAMC SitusAMC	xxxx			08/06/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		TN	Investment	Refinance - Cash-out - Other		C	B	C	B			A	A		N/A	No
305147312	36851756			Credit	Guideline	Guideline Issue	Guideline	Ineligible Property Type per the guidelines.		xxxx	Borrower's monthly reserves have been verified and exceed the guideline required amount by the equivalent of 4 months PITIA or more. The Debt Service Coverage Ratio (DSCR) is greater than the guideline requirement by .50. The representative FICO score exceeds the guideline minimum by at least 40 points.	$222,725 in reserves.	SitusAMC,Aggregator SitusAMC SitusAMC	xxxx			08/06/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		CT	Investment	Refinance - Cash-out - Other		C	B	C	B			A	A		N/A	No
305147327	36902698			Credit	Legal / Regulatory / Compliance	Title / Lien Defect	Title	Title Policy is Preliminary or Commitment, and not a Final Title Policy.						xxxx	08/24/2026			No	1	A	A	A	A	A	A	A	A	A	A		AL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305147327	36905942			Credit	Credit	Credit Eligibility	Credit	Borrower has active Tradelines which are less than the minimum required by guidelines.		xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months.	126 months reserves	Aggregator,SitusAMC	xxxx			08/06/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		AL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305147327	36906010			Credit	Loan Package Documentation	Closing / Title	Loan Package Documentation	Title search shows negative impact on title.		xxxx				xxxx	08/24/2026			No	1	C	A	C	A	C	A	C	A	C	A		AL	Investment	Refinance - Rate/Term		C	B	C	B			A	A		N/A	No
305147336	36749850			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Credit	Guideline Requirement: Minimum Loan Amount discrepancy.	Note loan amount of ___ is less than Guideline minimum loan amount of ___.		Borrower's monthly reserves have been verified and exceed the guideline required amount by the equivalent of 4 months PITIA or more. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score exceeds the guideline minimum by at least 40 points.	$127,713 in reserves.	SitusAMC,Aggregator SitusAMC SitusAMC	xxxx			07/20/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		GA	Investment	Purchase		C	B	C	B			A	A		N/A	No
305147336	36751580			Credit	Property - Appraisal	Appraisal Documentation	Property - Appraisal	HOA project is involved in litigation.		xxxx	Borrower's monthly reserves have been verified and exceed the guideline required amount by the equivalent of 4 months PITIA or more. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score exceeds the guideline minimum by at least 40 points.	$127,713 in reserves.	SitusAMC,Aggregator SitusAMC SitusAMC	xxxx			08/06/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		GA	Investment	Purchase		C	B	C	B			A	A		N/A	No
305167874	36881107			Credit	Asset	Asset Calculation / Analysis	Asset	Available for Closing is insufficient to cover Cash From Borrower.		xxxx				xxxx	08/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Refinance - Rate/Term		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305167874	36881133			Compliance	Compliance	Federal Compliance	TRID	TRID Lender Credit Tolerance Violation With Sufficient Cure - 1026.19(f)(2) Cure	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Lender Credits. Final Lender Credit of $-3,078.00 exceeds tolerance of $-3,316.00. Sufficient or excess cure was provided to the borrower.					xxxx		07/06/2026		No	1	A	A	A	A	A	A	A	A	A	A		CA	Primary	Refinance - Rate/Term		C	B	C	B	C	A	A	A	Non QM	Non QM	Yes
305167874	36881227			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.	Calculated PITIA months reserves of ___ is less than Guideline PITIA months reserves of ___.	xxxx	The Loan to Value (LTV) on the loan is less than the guideline maximum by at least 10%. Borrower has been employed in the same industry for more than 5 years. Borrower has owned the subject property for at least 5 years. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. The Combined Loan to Value (CLTV) on the loan is less than the guideline maximum by at least 10%. The Loan to Value (LTV) on the loan is less than or equal to 70%. The refinance has decreased the borrower's monthly debt payments by 20% or more. The representative FICO score exceeds the guideline minimum by at least 40 points. The representative FICO score is above 680.	60.72289% LTV	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/04/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		CA	Primary	Refinance - Rate/Term		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305167874	36881261			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Refinance - Rate/Term		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305167874	36884582			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/04/2026			No	1	B	A	C	A	B	A	C	A	B	A		CA	Primary	Refinance - Rate/Term	Lender to provide updated ATR/QM Loan Designation	C	B	C	B	C	A	A	A	Non QM	Non QM	Yes
305167889	36976650			Credit	Income / Employment	Income Documentation	Missing Document	REO Documents are missing.	-	xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Investment	Purchase		C	A	C	A	A	A	A	A	N/A	N/A	No
305173653	36862009			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Credit	Guideline Requirement: Minimum Loan Amount discrepancy.	Note loan amount of ___ is less than Guideline minimum loan amount of ___.	xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrower has owned the subject property for at least 5 years.	355 months reserves.	SitusAMC,Aggregator SitusAMC	xxxx			08/06/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		TX	Investment	Refinance - Cash-out - Other		C	B	C	B			A	A		N/A	No
305155415	36843078			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).					xxxx				No	2	B	B	B	B	B	B	B	B	B	B		VA	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305155415	36823931			Compliance	Compliance	Federal Compliance	Federal Defect	(Fed High Cost) Federal High-Cost Mortgage Loan (Points and Fees)	Truth in Lending Act (High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.					xxxx	08/07/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Refinance - Cash-out - Other	(1) Signed letter from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305155415	36824879			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Title - Lenders Coverage Premium. Fee Amount of $650.00 exceeds tolerance of $624.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		06/25/2026		No	1	A	A	A	A	A	A	A	A	A	A		VA	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305155415	36824881			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Electronic Document Delivery Fee. Fee Amount of $200.00 exceeds tolerance of $100.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		06/25/2026		No	1	A	A	A	A	A	A	A	A	A	A		VA	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305155415	36824882			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $485.52 exceeds tolerance of $466.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		06/25/2026		No	1	A	A	A	A	A	A	A	A	A	A		VA	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305149496	36862012			Property	Valuation	Valuation Issue	Valuation	The desk review has a effective date that is other than what the appraisal effective date is. The desk review should have the same effective date as the appraisal		xxxx				xxxx	08/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Refinance - Cash-out - Other		C	A	A	A			C	A		N/A	No
305188961	36999615			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		AZ	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	B	B	B	B	A	A	Non QM	Non QM	Yes

									Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).																																				
305188961	37006630			Credit	Borrower and Mortgage Eligibility	Mortgage / Program Eligibility	Borrower and Mortgage Eligibility	Guideline Requirement: Loan to value discrepancy.	Calculated loan to value percentage of ___ exceeds Guideline loan to value percentage of ___.	xxxx	The representative FICO score exceeds the guideline minimum by at least 40 points. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00.	782 FICO	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			07/16/2026	Yes	2	B	B	B	B	B	B	B	B	B	B		AZ	Primary	Purchase		B	B	B	B	B	B	A	A	Non QM	Non QM	No
305188950	37060640			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	C	A	B	B	A	A	Non QM	Non QM	Yes
305188950	37060647			Credit	Hazard Insurance	Insufficient Coverage	Hazard Insurance	The Hazard Insurance Policy effective date is after the funds disbursed.	Hazard Insurance Policy Effective Date ___; Disbursement Date: ___; Note Date: ___; Transaction Date: ___	xxxx				xxxx	07/24/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	B	C	A	B	B	A	A	Non QM	Non QM	No
305188954	37006613			Credit	Asset	Asset Calculation / Analysis	Asset	Available for Closing is insufficient to cover Cash From Borrower.		xxxx				xxxx	07/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305188954	37006633			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	07/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305188954	37006653			Credit	Credit	Credit Documentation	Guideline	Missing Document: Verification of Rent (VOR) / Verification of Mortgage (VOM) not provided		xxxx	Borrower has worked in the same position for more than 3 years. Borrower has been employed in the same industry for more than 5 years. Borrower has verified disposable income of at least $2500.00. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score is above 680.	Borrower has been self-employed for 6 years.	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			07/29/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		CA	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305188954	37006684			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	07/29/2026			No	1	B	A	C	A	B	A	C	A	B	A		CA	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	B	C	B	C	A	A	A	Non QM	Non QM	Yes
305188954	37006685			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/29/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305188951	36999499			Compliance	Compliance	Federal Compliance	GSE	FNMA Points and Fees	FNMA Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of the greater of 5.00000% of the Original Loan Amount and $1000.00 (2026). FNMA Finance Charge total $xxxx on a Original Loan Amount of $xxxx vs. an allowable total of $xxxx and $1000.00 (2026) (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		TX	Investment	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	N/A	N/A	Yes
305188962	37033998			Compliance	Compliance	Federal Compliance	GSE	FNMA Points and Fees	FNMA Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of the greater of 5.00000% of the Original Loan Amount and $1000.00 (2026). FNMA Finance Charge total $xxxx on a Original Loan Amount of $xxxx vs. an allowable total of $xxxx and $1000.00 (2026) (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		UT	Investment	Refinance - Rate/Term	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	N/A	N/A	Yes
305189023	37001065			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		SC	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305189021	37022787			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	07/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305189021	37022871			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	07/31/2026			No	1	B	A	C	A	B	A	C	A	B	A		CA	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305189021	37022872			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305189021	37022875			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Loan Estimate Timing Electronically Provided	TILA-RESPA Integrated Disclosure: Loan Estimate not delivered to Borrower(s) within three (3) business days of application. Initial Loan Estimate dated xx/xx/xxxx was electronically provided without or prior to borrower's consent to receive electronic disclosures. Failure to comply with the provisions of the E-Sign Act and failure to provide good faith estimate of fees timely may result in additional fee tolerance violations.	xxxx				xxxx	07/22/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305189021	37027964			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: Investor qualifying total debt ratio discrepancy.		xxxx				xxxx	07/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305189021	37028046			Compliance	Compliance	Federal Compliance	ATR/QM Defect	General ATR Provision Investor and Non QM DTIs match and both moderately exceed Guidelines	Ability to Repay (Dodd-Frank 2014): The DTI calculated in accordance with the Lenders Guidelines and 1026.43(c)(5) of 51.35708% moderately exceeds the guideline maximum of 50.00%. (DTI Exception is eligible to be regraded with compensating factors.)	xxxx				xxxx	07/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305191931	37189304			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		WI	Investment	Refinance - Cash-out - Other		B	B	B	B			A	A		N/A	No
305191965	37209667			Credit	Insurance	Insurance Documentation	Insurance	Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.			Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The representative FICO score exceeds the guideline minimum by at least 40 points.	152 months reserves.	SitusAMC,Aggregator SitusAMC	xxxx			08/20/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		MA	Investment	Refinance - Cash-out - Other		C	B	C	B			A	A		N/A	No
305191951	37223486			Compliance	Compliance	State Compliance	State Late Charge	Note Error: Note late charge percentage exceeds maximum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Refinance - Cash-out - Other		A	A	A	A			A	A		N/A	No
305191951	37223489			Compliance	Loan Package Documentation	Closing / Title	Loan Package Documentation	Note Error: Note grace period days less than minimum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Refinance - Cash-out - Other		A	A	A	A			A	A		N/A	No
305191946	37196465			Credit	Credit	Miscellaneous	Credit	Miscellaneous Credit (Non-Material):		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		MI	Investment	Refinance - Cash-out - Other		B	B	B	B			A	A		N/A	No
305031562	37041354			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx				xxxx				No	2	B	B	B	B	B	B	B	B	B	B		TN	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305031562	37041332			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Second Appraisal Fee. Fee Amount of $250.00 exceeds tolerance of $200.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		07/22/2026		No	1	A	A	A	A	A	A	A	A	A	A		TN	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305031562	37041333			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Credit Report Fee. Fee Amount of $499.00 exceeds tolerance of $398.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		07/22/2026		No	1	A	A	A	A	A	A	A	A	A	A		TN	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305031562	37041349			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of 0.00 on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		07/29/2026		No	2	C	B	C	B	C	B	C	B	C	B		TN	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305031562	37041353			Compliance	Compliance	Federal Compliance	Federal Defect	(Fed High Cost) Federal High-Cost Mortgage Loan (Points and Fees)	Truth in Lending Act (High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.	xxxx				xxxx	09/02/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other	(1) Signed letter from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305031562	37041359			Compliance	Compliance	Federal Compliance	Federal HPML	Federal HPML 2014 Compliant	Federal Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Compliant Higher Priced Mortgage Loan.	xxxx				xxxx	09/02/2026			No	1	A	A	A	A	A	A	A	A	A	A		TN	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305031562	37041361			Compliance	Compliance	State Compliance	State Defect	(State High Cost) Tennessee High-Cost Loan (Points and Fees)	Tennessee Home Loan Protection Act (Threshold Test): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of the greater of 5.00000% of the Total Loan Amount and $2400.00 (2026). Points and Fees total $xxxx on a Total Loan Amount of $xxxx vs. an allowable total of $xxxx and $2400.00 (2026) (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other	The cure available on a TN high-cost loan is dependent upon which prohibited practice is violated. For any loan with a high-cost late charge violation, the loan CANNOT be cured to a non-high-cost loan, but only to a compliant high-cost loan. For any loan without a high-cost late charge violation, the loan can be cured to a non-high-cost loan. For loans with a high-cost late charge violation: Within 30 days of discovery and prior to institution of any action under the Act: (a) notify borrower, (b) make appropriate restitution, (c) (i) make necessary adjustments or refunds; and/or (ii) take necessary action to cure the violation by affording the borrower the rights and benefits provided under those provisions of the Act. (Limited Use Bona Fide Errors - Compliance and Client Approval Required) Within 60 days of discovery, provide: (1) Legal opinion from originating lender with loan-specific details on how a high-cost loan was made despite procedures to prevent and confirms (i) the failure constitutes a bona fide error for the jurisdiction in which the property is located, and (ii) that the lender has not received any notice from the borrower of the failure; (2) procedures or explanation of controls in place to prevent such errors; (3) client written approval accepting use of the bona fide error cure; (4) Letter of Explanation to borrower and make appropriate	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes

																																		restitution; and (5) make necessary adjustments or refunds; and/or take necessary action to cure the violation by affording the borrower the rights and benefits provided under those provisions of the Act; (6) proof of mailing (must be in transit with courier). Note - notwithstanding meeting the cure requirements, a cure may not be accepted on a loan for the same issue where the seller/lender has certified a fix has been made to their system and the same issue continues to occur after the fix has been put into place. For loans with no high-cost late charge violation: Within 30 days of discovery and prior to institution of any action under the Act: (a) notify borrower, (b) make appropriate restitution, and (c) at the choice of the borrower, (i) make the loan comply with the requirements of the Act, or (ii) change the terms of the loan in a manner beneficial to the borrower so that the loan will no longer be considered high cost. (Limited Use Bona Fide Errors - Compliance and Client Approval Required) Within 60 days of discovery, provide: (1) Legal opinion from originating lender with loan-specific details on how a high-cost loan was made despite procedures to prevent and confirms (i) the failure constitutes a bona fide error for the jurisdiction in which the property is located, and (ii) that the lender has not received any notice from the borrower of the failure; (2) procedures or explanation of controls in place to prevent such errors; (3) client written approval accepting use of the bona fide error cure; (4) signed borrower choice letter to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (5) If option 4(a) is selected, copy of refund check and proof of mailing; (6) If option 4(b) is selected, proof of cure for each of the prohibited practice violations. Note, a cure may not be accepted if the seller/lender has certified a fix has been made to their system and the same issue continues to occur after the fix has been put into place.											
305191849	37068358			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: Investor qualifying total debt ratio discrepancy.		xxxx				xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305191849	37068485			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/06/2026			No	1	B	A	C	A	B	A	C	A	B	A		TX	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305191849	37068486			Compliance	Compliance	Federal Compliance	ATR/QM Defect	General ATR Provision Investor and Non QM DTIs match and both significantly exceed Guidelines	Ability to Repay (Dodd-Frank 2014): The DTI calculated in accordance with the Lenders Guidelines and 1026.43(c)(5) of 56.60857% significantly exceeds the guideline maximum of 50.00%. (DTI Exception requires compelling compensating factors to consider regrading to EV2-B.)	xxxx				xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305191849	37068489			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305142735	37042104			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		IL	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305142735	37042109			Compliance	Compliance	Federal Compliance	TILA Right-to-Cancel Missing, Incorrect, Incomplete and/or provided on the wrong form	Incorrect Right To Cancel Form Used - H-9 Used on Non Same Lender Refinance	Truth in Lending Act: Notice of Right to Cancel was not executed on the proper Model Form for a refinance by a creditor that is not considered the original creditor. The H-9 form was used, the H-8 form should have been used.	xxxx				xxxx		08/03/2026		No	2	C	B	C	B	C	B	C	B	C	B		IL	Primary	Refinance - Cash-out - Other	TILA ROR - Provide the following: Letter of Explanation, Proof of Delivery, and Re-open Rescission using the correct model form	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305142735	37042219			Compliance	Compliance	State Compliance	State Defect	Illinois SB 1894	IL Predatory Lending Database Program (SB 1894) - Certificate of Compliance or Exemption not attached to mortgage for recording.					xxxx	07/29/2026			No	1	C	A	C	A	C	A	C	A	C	A		IL	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305186598	37076509			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		NE	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Non QM	Non QM	No
305186598	37080844			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NE	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305186598	37076566			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of 0.00 on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		07/30/2026		No	2	C	B	C	B	C	B	C	B	C	B		NE	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305187905	37090320			Compliance	Compliance	Federal Compliance	Federal HPML	TIL Higher Priced Mortgage Loan Safe Harbor Test	TILA HPML appraisal Rule (Dodd-Frank 2014): Safe Harbor requirements not satisfied.	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305187905	37090263			Credit	Guideline	Guideline Issue	Guideline	Ineligible property type.	___	xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrower has verified disposable income of at least $2500.00. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score exceeds the guideline minimum by at least 40 points.	38 months reserves.	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC	xxxx			08/04/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		CA	Primary	Purchase		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305202368	37193370			Compliance	Compliance	State Compliance	State Late Charge	Note Error: Note late charge percentage exceeds maximum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Purchase		C	A	C	A			A	A		N/A	No
305202368	37193371			Compliance	Loan Package Documentation	Closing / Title	Loan Package Documentation	Note Error: Note grace period days less than minimum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Purchase		C	A	C	A			A	A		N/A	No
305202368	37194836			Credit	Asset	Asset Calculation / Analysis	Asset	Available for Closing is insufficient to cover Cash From Borrower.		xxxx				xxxx	08/11/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Investment	Purchase		C	A	C	A			A	A		N/A	No
305202368	37194844			Credit	Asset	Asset Calculation / Analysis	Asset	Guideline Requirement: Available for Reserves discrepancy.		xxxx				xxxx	08/11/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Investment	Purchase		C	A	C	A			A	A		N/A	No
305195934	37225637			Compliance	Compliance	State Compliance	State Late Charge	Note Error: Note late charge percentage exceeds maximum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Refinance - Cash-out - Other		A	A	A	A			A	A		N/A	No
305195934	37225638			Compliance	Loan Package Documentation	Closing / Title	Loan Package Documentation	Note Error: Note grace period days less than minimum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Refinance - Cash-out - Other		A	A	A	A			A	A		N/A	No
305202379	37292344			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		PA	Investment	Refinance - Cash-out - Other		B	B	B	B			A	A		N/A	No
305192055	37106330			Compliance	Compliance	Federal Compliance	ATR/QM	Self-Employed Tax Return Recency - ATR	Ability to Repay (Dodd-Frank 2014): Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		UT	Primary	Refinance - Cash-out - Other		B	B	A	A	B	B	A	A	Non QM	Non QM	No
305192055	37106994			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		UT	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305179476	37109426			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure - 1026.19(f)(2) Cure	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $15.00 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower.					xxxx		07/30/2026		No	1	A	A	A	A	A	A	A	A	A	A		IN	Primary	Purchase	Provide the following: Letter of Explanation notifying borrower or error, Copy of Refund Check/Evidence of Principal Reduction, Corrected CD, and Proof of Delivery (if refund is over $35)	A	A	A	A	A	A	A	A	Non QM	Non QM	Yes
305193303	37124096			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Refinance - Cash-out - Other		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305193303	37124122			Compliance	Loan Package Documentation	Application / Processing	Missing, Incorrect, or Incomplete Final or Initial 1003	Missing Document: Missing Lender's Initial 1003										No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Refinance - Cash-out - Other		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305193303	37124435			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	C	B	B	B	A	A	Non QM	Non QM	Yes
305193303	37124409			Credit	Credit	Miscellaneous	Credit	Missing Document: Credit Letter of Explanation (LOE) not provided		xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Primary	Refinance - Cash-out - Other		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305193303	37124424			Credit	Guideline	Guideline Issue	Guideline	The borrower has Open Public Records/Collections/Charge Off accounts.		xxxx	Borrower's monthly reserves have been verified and exceed the guideline required amount by the equivalent of 4 months PITIA or more. Borrower has owned the subject property for at least 5 years. Borrower has verified disposable income of at least $2500.00. The representative FICO score is above 680.	$51,186 in reserves	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC	xxxx			09/18/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		FL	Primary	Refinance - Cash-out - Other		C	B	C	B	B	B	A	A	Non QM	Non QM	No
305192054	37121486			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		PA	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Non QM	Non QM	No
305192054	37124234			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		PA	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305192054	37121647			Compliance	Compliance	Federal Compliance	Federal HPML	Federal HPML 2014 Non Compliant	Federal Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Non-Compliant Higher Priced Mortgage Loan.	xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		PA	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Non QM	Non QM	No
305192054	37121648			Compliance	Compliance	Federal Compliance	Federal HPML	(Fed HPML Provision) Federal Higher-Priced Mortgage Loan (Timing of Appraisal to Consumer)	TILA HPML Appraisal Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		PA	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Non QM	Non QM	No
305192054	37121668			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least	xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		PA	Primary	Refinance - Cash-out - Other	No Defined Cure	C	B	B	B	C	B	A	A	Non QM	Non QM	No

									three (3) business days prior to closing.																																				
305192054	37121669			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Loan Discount Points. Fee Amount of $4,308.72 exceeds tolerance of $1,980.00. $2,328.72 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		PA	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305192054	37121670			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $550.00 exceeds tolerance of $505.00. $45.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/31/2026		No	2	C	B	C	B	C	B	C	B	C	B		PA	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305192054	37141804			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $550.00 exceeds tolerance of $505.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/03/2026		No	1		A		A		A		A		A		PA	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305191036	37123112			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase		B	B	B	B	A	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305203173	37214698			Property	Appraisal Reconciliation	Value Discrepancy	Appraisal Reconciliation	Loan is to be securitized. Highest level secondary valuation supports the value. There is a lower level tertiary product that does not support the qualifying value. Sec ID: 22	Note Date: ___; Lien Position: ___									No	2		A		A		A		A		B		OH	Primary	Purchase		C	B	C	A	A	A	C	B	Non QM	Non QM	No
305203173	37184067			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $975.00 exceeds tolerance of $650.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/07/2026		No	1	A	A	A	A	A	A	A	A	A	A		OH	Primary	Purchase	Final CD evidences Cure	C	B	C	A	A	A	C	B	Non QM	Non QM	Yes
305203173	37184092			Property	Appraisal Reconciliation	Value Discrepancy	Appraisal Reconciliation	Loan is to be securitized. Highest level secondary valuation does not support the value used to qualify. Sec ID: 7		xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Purchase		C	B	C	A	A	A	C	B	Non QM	Non QM	No
305203173	37187914			Credit	Income / Employment	Income Documentation	Missing Document	REO Documents are missing.	-	xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Purchase		C	B	C	A	A	A	C	B	Non QM	Non QM	No
305196022	37136795			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305179623	37144249			Compliance	Compliance	Federal Compliance	TRID	TRID Ten Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $232.50 exceeds tolerance of $207.00 plus 10% or $227.70. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/04/2026		No	1	A	A	A	A	A	A	A	A	A	A		FL	Second Home	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305179623	37144250			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $1,364.00 exceeds tolerance of $1,320.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/04/2026		No	1	A	A	A	A	A	A	A	A	A	A		FL	Second Home	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305179623	37144266			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Second Home	Purchase	No Defined Cure	C	A	A	A	C	A	A	A	Non QM	Non QM	No
305191020	37158230			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		FL	Primary	Purchase		C	B	C	B	A	A	A	A	Non QM	Non QM	No
305191020	37157959			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $1,402.50 exceeds tolerance of $1,144.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		08/05/2026		No	1	A	A	A	A	A	A	A	A	A	A		FL	Primary	Purchase	Final CD evidences Cure	C	B	C	B	A	A	A	A	Non QM	Non QM	Yes
305191020	37158232			Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Tax Certificate not provided		xxxx				xxxx	08/07/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Primary	Purchase		C	B	C	B	A	A	A	A	Non QM	Non QM	No
305191020	37158246			Credit	Borrower and Mortgage Eligibility	Mortgage / Program Eligibility	Borrower and Mortgage Eligibility	Guideline Requirement: Loan to value discrepancy.	Calculated loan to value percentage of ___ exceeds Guideline loan to value percentage of ___.		The qualifying DTI on the loan is at least 10% less than the guideline maximum. Borrower has been employed in the same industry for more than 5 years. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00.	21.32124% DTI	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/25/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		FL	Primary	Purchase		C	B	C	B	A	A	A	A	Non QM	Non QM	No
305195138	37184766			Compliance	Compliance	State Compliance	State Late Charge	Note Error: Note late charge percentage exceeds maximum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Purchase		A	A	A	A			A	A		N/A	No
305195138	37184770			Compliance	Loan Package Documentation	Closing / Title	Loan Package Documentation	Note Error: Note grace period days less than minimum per state		xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NJ	Investment	Purchase		A	A	A	A			A	A		N/A	No
305195825	37180733			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		MI	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Non QM	Non QM	No
305195825	37180755			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		MI	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305195825	37180758			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		08/12/2026		No	2	C	B	C	B	C	B	C	B	C	B		MI	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	B	B	C	B	A	A	Non QM	Non QM	Yes
305189505	37181709			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		MD	Primary	Purchase		B	B	B	B	B	B	A	A	Non QM	Non QM	No
305189505	37181817			Compliance	Compliance	State Compliance	State HPML	(State HPML Disclosure) Maryland Higher-Priced Mortgage Loan (Disclosure of Non-HPML Loans Borrower Qualifies For Not Provided)	Maryland Higher-Priced Mortgage Loan: Borrower not provided with written disclosure of non-higher priced loans otherwise qualified for.									No	2	B	B	B	B	B	B	B	B	B	B		MD	Primary	Purchase		B	B	B	B	B	B	A	A	Non QM	Non QM	No
305189505	37181818			Compliance	Compliance	State Compliance	State HPML	Maryland HPML Threshold Test Non-Compliant	Maryland Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Non-Compliant Higher Priced Loan.									No	2	B	B	B	B	B	B	B	B	B	B		MD	Primary	Purchase		B	B	B	B	B	B	A	A	Non QM	Non QM	No
305195257	37183055			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Loan Origination Fee. Fee Amount of $3,427.20 exceeds tolerance of $0.00. $3,427.20 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	08/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		MI	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305196142	37199446			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		TN	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305196142	37182928			Compliance	Compliance	Federal Compliance	Federal Defect	(Fed High Cost) Federal High-Cost Mortgage Loan (Points and Fees)	Truth in Lending Act (High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.					xxxx	08/25/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other	(1) Signed letter from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305196142	37187281			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $845.00 exceeds tolerance of $700.00. $145.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	09/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305202973	37193474			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure No Seller Paid Fees Primary Residence First Lien	TRID Final Closing Disclosure xx/xx/xxxx on a first lien purchase transaction did not disclose any Seller paid fees/charges on page 2.	xxxx				xxxx	08/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase	Letter of Explanation & Corrected Closing Disclosure	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305202973	37193475			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Mortgage Broker Fee. Fee Amount of $6,947.50 exceeds tolerance of $0.00. $6,947.50 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	08/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305202973	37193476			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Credit Report Fee. Fee Amount of $133.65 exceeds tolerance of $131.00. $2.65 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	08/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305202973	37201613			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Incomplete	TILA-RESPA Integrated Disclosure: Incomplete Closing Disclosure was signed by borrower and cannot be excluded from testing. Corresponding exceptions for inaccurate disclosures and under/over disclosures resulting from use of incomplete Closing Disclosure are valid and will need to be cured (if curable).	xxxx				xxxx	08/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase	If complete CD was provided to consumer at consummation, provide copy of complete CD with all pages for review. If complete CD was not provided to the consumer at consummation, inaccurate disclosures and under/over disclosures resulting from incomplete closing disclosure will require a cure. Provide the following: Letter of Explanation notifying borrower or error, Complete CD with accurate disclosures, copy of refund for any required restitution, and Proof of Delivery (Proof of receipt and reopened rescission also required if transaction is rescindable and material disclosures are inaccurate)	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305202973	37219061			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Credit Report Fee. Fee Amount of $133.65 exceeds tolerance of $131.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		08/13/2026		No	1		A		A		A		A		A		NJ	Primary	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305202522	37204242			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx				xxxx				No	2	B	B	B	B	B	B	B	B	B	B		TX	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305202522	37204241			Compliance	Compliance	Federal Compliance	Federal Defect	(Fed High Cost) Federal High-Cost Mortgage Loan (Points and Fees)	Truth in Lending Act (High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.	xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase	(1) Signed letter from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305202522	37204244			Compliance	Compliance	State Compliance	State Defect	(State High Cost) Texas High-Cost Loan (Points and Fees)	Texas Anti-Predatory Lending Statute: Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Total Loan Amount. Points and Fees total $xxxx on a Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Compliant High Cost Loan.	xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase	No obvious cure	C	B	A	A	C	B	A	A	Non QM	Non QM	No
305215278	37203868			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		NJ	Primary	Refinance - Cash-out - Other		C	B	B	B	C	A	A	A	Non QM	Non QM	No
305215278	37204042			Compliance	Compliance	Federal	Federal Defect	(Fed High Cost) Federal	Truth in Lending Act	xxxx				xxxx	08/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Refinance	(1) Signed letter	C	B	B	B	C	A	A	A	Non QM	Non	Yes

						Compliance		High-Cost Mortgage Loan (Points and Fees)	(High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.																								- Cash-out - Other	from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.										QM	
305215278	37204043			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).					xxxx	08/14/2026			No	1	B	A	B	A	B	A	B	A	B	A		NJ	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	B	B	C	A	A	A	Non QM	Non QM	Yes
305215278	37204047			Compliance	Compliance	State Compliance	State Defect	(State High Cost) New Jersey High-Cost Loan (Points and Fees)	New Jersey Home Ownership Security Act: Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 4.50000% of the Total Loan Amount. Points and Fees total $xxxx on a Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.					xxxx	08/25/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Refinance - Cash-out - Other	Within 45 days of closing, provide: (1) Letter of Explanation; (2) refund of amount over the covered loan threshold maximum; and (3) proof of mailing (must be in transit with courier). (Limited Use Bona Fide Errors - Compliance and Client Approval Required) Within 365 days of closing, provide: (1) Legal opinion from originating lender with loan-specific details on how a high-cost loan was made despite procedures to prevent and confirms (i) the failure constitutes a bona fide error for the jurisdiction in which the property is located, and (ii) that the lender has not received any notice from the borrower of the failure; (2) procedures or explanation of controls in place to prevent such errors; (3) client written approval accepting use of the bona fide error cure; (4) Letter of Explanation to borrower; (5) refund of amount over the high-cost threshold maximum; and (6) proof of mailing (must be in transit with courier). Note, a cure may not be accepted if the seller/lender has certified a fix has been made to their system and the same issue continues to occur after the fix has been put into place.	C	B	B	B	C	A	A	A	Non QM	Non QM	Yes
305050566	37250058			Compliance	Compliance	Federal Compliance	ECOA	ECOA Appraisal - Copy of Appraisal Not Provided 3 Business Days Prior to Consummation	ECOA Valuations Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	04/08/2026			No	1	B	A	B	A	B	A	B	A	B	A		GA	Primary	Refinance - Limited Cash-out GSE		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305050566	37250059			Compliance	Compliance	Federal Compliance	ECOA	ECOA Appraisal - Copy of Appraisal Not Provided 3 Business Days Prior to Consummation	ECOA Valuations Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	04/08/2026			No	1	B	A	B	A	B	A	B	A	B	A		GA	Primary	Refinance - Limited Cash-out GSE		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305050566	37250062			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Will Not Have Escrow - Reason	TILA-RESPA Integrated Disclosure - Loan Disclosures: Final Closing Disclosure provided on xx/xx/xxxx incorrectly disclosed whether the loan will have an escrow account.	xxxx				xxxx		04/13/2026		No	2	C	B	C	B	C	B	C	B	C	B		GA	Primary	Refinance - Limited Cash-out GSE	Letter of Explanation & Corrected Closing Disclosure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305172730	37250085			Credit	Income / Employment	Income Documentation	Income / Employment	Income documentation requirements not met.		xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305172730	37250086			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	07/15/2026			No	1	B	A	C	A	B	A	C	A	B	A		TX	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305172730	37250087			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305172730	37250088			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Income/Asset Guideline Deficiency - ATR Impact	Ability to Repay (Dodd-Frank 2014): Ability to Repay (Dodd-Frank 2014): There are one or more guideline deficiencies related to income and/or asset doc requirements which may impact the borrower's ability to repay. (Exception is eligible to be regraded with compensating factors.)	xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305128260	37250109			Credit	Credit	Miscellaneous	Guideline	Credit Exception:		Exception Form in file for lender exception of to allow title to be vested in a layered entity with member as a trust. Exception approved with comp factors.	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The Debt Service Coverage Ratio (DSCR) is greater than the guideline requirement by .50. The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC SitusAMC SitusAMC	xxxx			05/29/2026	Yes	2	B	B	B	B	B	B	B	B	B	B		OH	Investment	Refinance - Rate/Term		B	B	B	B			A	A		N/A	No
305172691	37250123			Credit	Hazard Insurance	Insufficient Coverage	Hazard Insurance	The Hazard Insurance Policy Effective Date is after closing.		xxxx				xxxx	07/30/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Investment	Purchase		C	A	C	A			A	A		N/A	No
305191560	37251163			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/09/2026	No	2	A	A	A	A	A	A	A	A	A	A		TX	Primary	Purchase		C	A	C	A	A	A	A	A	Non QM	Exempt from ATR	No
305191560	37251165			Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Divorce Decree / Child Support not provided		xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	A	C	A	A	A	A	A	Non QM	Exempt from ATR	No
305191530	37251191			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/10/2026	No	2	A	A	A	A	A	A	A	A	A	A		MI	Primary	Refinance - Cash-out - Other		A	A	A	A	A	A	A	A	Non QM	Exempt from ATR	No
305191526	37251197			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/10/2026	No	2	A	A	A	A	A	A	A	A	A	A		TX	Primary	Refinance - Rate/Term		C	B	A	A	C	B	A	A	Non QM	Exempt from ATR	No
305191526	37251200			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for TX Guaranty Fee. Fee Amount of $2.00 exceeds tolerance of $0.00. $2.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/16/2026		No	2	C	B	C	B	C	B	C	B	C	B		TX	Primary	Refinance - Rate/Term	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Non QM	Exempt from ATR	Yes
305191515	37251221			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/10/2026	No	2	A	A	A	A	A	A	A	A	A	A		NJ	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305191515	37251225			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305191515	37251226			Credit	Income / Employment	Income Documentation	Income / Employment	Income documentation requirements not met.		xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305191515	37251227			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Income/Asset Guideline Deficiency - ATR Impact	Ability to Repay (Dodd-Frank 2014): Ability to Repay (Dodd-Frank 2014): There are one or more guideline deficiencies related to income and/or asset doc requirements which may impact the borrower's ability to repay. (Exception is eligible to be regraded with compensating factors.)	xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305191515	37251228			Credit	Income	Income Error	Income	Income document is missing the document date and/or tax year.	-	xxxx				xxxx	07/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		NJ	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305191483	37251241			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/13/2026	No	2	A	A	A	A	A	A	A	A	A	A		PA	Primary	Purchase		A	A	A	A	A	A	A	A	Non QM	Exempt from ATR	No
305191456	37251252			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/13/2026	No	2	A	A	A	A	A	A	A	A	A	A		TN	Primary	Refinance - Cash-out - Other		A	A	A	A	A	A	A	A	Non QM	Exempt from ATR	No
305191456	37251255			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $354.20 exceeds tolerance of $270.39. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		07/09/2026		No	1	A	A	A	A	A	A	A	A	A	A		TN	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	A	A	A	A	A	A	A	A	Non QM	Exempt from ATR	Yes
305191474	37251273			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/14/2026	No	2	A	A	A	A	A	A	A	A	A	A		PA	Primary	Purchase		A	A	A	A	A	A	A	A	Non QM	Exempt from ATR	No
305191434	37251280			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.					xxxx			07/16/2026	No	2	A	A	A	A	A	A	A	A	A	A		TX	Primary	Refinance - Cash-out - Other		C	B	C	A	C	B	A	A	Non QM	Exempt from ATR	No
305191434	37251282			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		08/03/2026		No	2	C	B	C	B	C	B	C	B	C	B		TX	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	C	A	C	B	A	A	Non QM	Exempt from ATR	Yes
305191434	37251283			Credit	Insurance	Insurance Analysis	Insurance	Insufficient Coverage: Hazard insurance coverage amount is insufficient.		xxxx				xxxx	08/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Refinance - Cash-out - Other		C	B	C	A	C	B	A	A	Non QM	Exempt from ATR	No
305191434	37251284			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Estimated Escrow Payment Over Disclosed Test	TILA-RESPA Integrated Disclosure - Projected Payments: Final Closing Disclosure provided on xx/xx/xxxx disclosed an escrow payment for payment stream 1 that does not match the actual payment for the loan.	xxxx				xxxx		08/03/2026		No	1		A		A		A		A		A		TX	Primary	Refinance - Cash-out - Other	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, and Corrected CD	C	B	C	A	C	B	A	A	Non QM	Exempt from ATR	Yes
305191434	37251285			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Will Have Escrow - Monthly Escrow Payment Overdisclosed Test	TILA-RESPA Integrated Disclosure - Loan Disclosures: Final Closing Disclosure provided on xx/xx/xxxx disclosed the Monthly Escrow Payment that does not match the actual escrow payment for the loan.	xxxx				xxxx		08/03/2026		No	1		A		A		A		A		A		TX	Primary	Refinance - Cash-out - Other	Provide the following: Letter of Explanation notifying borrower or error and Corrected CD	C	B	C	A	C	B	A	A	Non QM	Exempt from ATR	Yes
305217744	37273554			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		IL	Primary	Purchase		C	B	C	B	A	A	A	A	Non QM	Non QM	No
305217744	37273654			Credit	Borrower and Mortgage Eligibility	Mortgage / Program Eligibility	Borrower and Mortgage Eligibility	Guideline Requirement: Loan to value discrepancy.	Calculated loan to value percentage of ___ exceeds Guideline loan to value percentage of ___.	xxxx	The qualifying DTI on the loan is at least 10% less than the guideline maximum. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The representative FICO score exceeds the guideline minimum by at least 40 points.	31.97156% DTI	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/25/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		IL	Primary	Purchase		C	B	C	B	A	A	A	A	Non QM	Non QM	No
305220689	37274668			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		NC	Primary	Purchase	LOE, copy of check and proof of	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes

									on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).																									mailing/delivery. Note: Testing is optional based on deal settings.											
305202757	37323803			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $680.00 exceeds tolerance of $640.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/21/2026		No	1	A	A	A	A	A	A	A	A	A	A		IL	Investment	Refinance - Cash-out - Other	Final CD evidences Cure	A	A	A	A	A	A	A	A	Non QM	Non QM	Yes
305202757	37323804			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for HOA/Condo Questionnaire. Fee Amount of $376.95 exceeds tolerance of $300.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/21/2026		No	1	A	A	A	A	A	A	A	A	A	A		IL	Investment	Refinance - Cash-out - Other	Final CD evidences Cure	A	A	A	A	A	A	A	A	Non QM	Non QM	Yes
305193192	37523514			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2		B		B		B		B		B		OH	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305193192	37523515			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Restated Loan Designation Match - General Ability to Repay	Ability to Repay (Dodd-Frank 2014): The initial Loan Designation provided did not match. However, the updated Loan Designation of Non QM matches the Due Diligence Loan Designation of Non QM.	xxxx								No	2		A		B		B		B		A		OH	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305193192	37359250			Compliance	Compliance	Federal Compliance	Federal HPML	(Fed HPML Provision) Federal Higher-Priced Mortgage Loan (1st Lien, Escrow Not Established)	Federal Higher-Priced Mortgage Loan (2013): Mandatory escrow account not established on 1st lien mortgage loan.					xxxx	09/10/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other	If escrow was established before consummation for one impound item but not the other (e.g. taxes but not insurance), cure available by escrowing item that was not previously included. Proof of new escrow setup required. If no escrow account was established at or before consummation, no cure available.	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305193192	37359252			Compliance	Compliance	Federal Compliance	Federal HPML	Federal HPML 2014 Non Compliant	Federal Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Non-Compliant Higher Priced Mortgage Loan.					xxxx	09/10/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305193192	37365319			Compliance	Compliance	Federal Compliance	ATR/QM Defect	QM Points and Fees 2021	Qualified Mortgage (Dodd Frank 2014): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%).					xxxx	09/10/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305193192	37365327			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - QM	Qualified Mortgage (Dodd-Frank 2014): Originator Loan Designation of Safe Harbor QM (APOR) does not match Due Diligence Loan Designation of QM (APOR) Fail.	xxxx				xxxx	09/10/2026			No	1	B	A	C	A	B	A	C	A	B	A		OH	Primary	Refinance - Cash-out - Other	Lender to provide updated ATR/QM status	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305201092	37352152			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Self-Employed Tax Return Recency - QM	General QM: Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.									No	2	B	B	B	B	B	B	B	B	B	B		TX	Primary	Purchase		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305201092	37352131			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $170.00 exceeds tolerance of $150.00 plus 10% or $165.00. $5.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		08/26/2026		No	2	C	B	C	B	C	B	C	B	C	B		TX	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305201092	37352132			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Loan Discount Points. Fee Amount of $23,574.32 exceeds tolerance of $16,150.27. $7,424.05 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	08/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305201092	37409133			Compliance	Compliance	Federal Compliance	TRID	TRID Ten Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $170.00 exceeds tolerance of $150.00 plus 10% or $165.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/31/2026		No	1		A		A		A		A		A		TX	Primary	Purchase	Final CD evidences Cure	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305197758	37352481			Credit	Loan Package Documentation	Application / Processing	Insurance	Missing Document: Flood Certificate not provided		xxxx				xxxx	08/28/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	B	C	B	A	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305197758	37363787			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $315.00 exceeds tolerance of $238.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/26/2026		No	1	A	A	A	A	A	A	A	A	A	A		CO	Primary	Purchase	Final CD evidences Cure	C	B	C	B	A	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305197758	37363879			Credit	Guideline	Guideline Issue	Guideline	Ineligible property type.	___	xxxx	The representative FICO score is above 680. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The qualifying DTI on the loan is at least 10% less than the guideline maximum. The qualifying DTI on the loan is less than or equal to 35%.	Good credit and employment history. Low Ratios. Excessive reserves	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/26/2026	Yes	2	B	B	B	B	B	B	B	B	B	B		CO	Primary	Purchase		C	B	C	B	A	A	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305221092	37426989			Credit	Guideline	Guideline Issue	Guideline	Ineligible property type.	___	xxxx	The representative FICO score exceeds the guideline minimum by at least 40 points. Borrower has been employed in the same industry for more than 5 years. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrower's monthly reserves have been verified and exceed the guideline required amount by the equivalent of 4 months PITIA or more. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score is above 680.	802 FICO	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			09/10/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		TX	Investment	Purchase		C	B	C	B	A	A	A	A	N/A	N/A	No
305222226	37430957			Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: AUS not provided						xxxx	09/02/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	No
305196141	37431192			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	Missing a Verification of Employment from the borrower's current employer xxxx dated within 10 days of closing				xxxx	09/02/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other		C	B	C	A	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	No
305196141	37431205			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of 0.00 on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		09/04/2026		No	2	C	B	C	B	C	B	C	B	C	B		TN	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	C	A	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305196141	37431209			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - QM	Qualified Mortgage (Dodd-Frank 2014): Originator Loan Designation of Safe Harbor QM (APOR) does not match Due Diligence Loan Designation of QM (APOR) Risk.	xxxx				xxxx	09/02/2026			No	1	B	A	C	A	B	A	C	A	B	A		TN	Primary	Refinance - Cash-out - Other	Lender to provide updated ATR/QM status	C	B	C	A	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305196141	37431210			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General QM Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	09/02/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Refinance - Cash-out - Other		C	B	C	A	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	No
305216715	37418112			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		MO	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305216715	37418114			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Second Appraisal Fee. Fee Amount of $123.60 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/31/2026		No	1	A	A	A	A	A	A	A	A	A	A		MO	Primary	Purchase	Final CD evidences Cure	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305222227	37429204			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Revised Loan Estimate Timing Before Closing Test	TILA-RESPA Integrated Disclosure: Revised Loan Estimate provided on xx/xx/xxxx not received by borrower at least four (4) business days prior to closing.	xxxx								No	2	B	B	B	B	B	B	B	B	B	B		OH	Primary	Refinance - Cash-out - Other	No Defined Cure	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305222227	37478366			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2		B		B		B		B		B		OH	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305222227	37478368			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Restated Loan Designation Match - General Ability to Repay	Ability to Repay (Dodd-Frank 2014): The initial Loan Designation provided did not match. However, the updated Loan Designation of Non QM matches the Due Diligence Loan Designation of Non QM.	xxxx								No	2		A		B		B		B		A		OH	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305222227	37429198			Compliance	Compliance	Federal Compliance	Federal Defect	(Fed High Cost) Federal High-Cost Mortgage Loan (Points and Fees)	Truth in Lending Act (High-Cost Mortgage): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Federal Total Loan Amount. Points and Fees of $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.					xxxx	09/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other	(1) Signed letter from borrower indicating their choice to either (a) accept refund and make loan non-high-cost or (b) keep loan as high-cost and make loan compliant; (2) Assuming option (a) is selected, a copy of refund check and proof of mailing; (3) Assuming option (b) is selected, proof of cure for each of the prohibited practices violations noted.	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305222227	37429200			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - QM	Qualified Mortgage (Dodd-Frank 2014): Originator Loan Designation of Safe Harbor QM (APOR) does not match Due Diligence Loan Designation of QM (APOR) Fail.	xxxx				xxxx	09/04/2026			No	1	B	A	C	A	B	A	C	A	B	A		OH	Primary	Refinance - Cash-out - Other	Lender to provide updated ATR/QM status	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305222227	37429201			Compliance	Compliance	Federal Compliance	ATR/QM Defect	QM Points and Fees 2021	Qualified Mortgage (Dodd Frank 2014): Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%).					xxxx	09/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other		C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305222227	37429202			Compliance	Compliance	State Compliance	State Defect	(State High Cost) Ohio Covered Loan (Points and Fees)	Ohio Anti-Predatory Lending Act: Points and Fees on subject loan of xxxx% is in excess of the allowable maximum of 5.00000% of the Total Loan Amount. Points					xxxx	09/03/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other	No obvious cure	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No

									and Fees total $xxxx on a Total Loan Amount of $xxxx vs. an allowable total of $xxxx (an overage of $xxxx or xxxx%). Non-Compliant High Cost Loan.																																				
305222227	37429203			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	09/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		OH	Primary	Refinance - Cash-out - Other	No Defined Cure	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	No
305222227	37429205			Compliance	Compliance	Federal Compliance	TRID	TRID Ten Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $263.00 exceeds tolerance of $215.00 plus 10% or $236.50. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/01/2026		No	1	A	A	A	A	A	A	A	A	A	A		OH	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	A	A	C	B	A	A	Safe Harbor QM (APOR)	Non QM	Yes
305221088	37442061			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).									No	2	B	B	B	B	B	B	B	B	B	B		AZ	Primary	Refinance - Cash-out - Other	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305221088	37442063			Compliance	Compliance	Federal Compliance	TRID	TRID Ten Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $90.00 exceeds tolerance of $60.00 plus 10% or $66.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/02/2026		No	1	A	A	A	A	A	A	A	A	A	A		AZ	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	B	B	A	A	B	B	A	A	Non QM	Non QM	Yes
305171796	37431223			Credit	Income / Employment	Income Documentation	Missing Document	REO Documents are missing.	-	xxxx				xxxx	07/07/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305171796	37431225			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $200.00 exceeds tolerance of $162.00 plus 10% or $178.20. $21.80 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		06/30/2026		No	2	C	B	C	B	C	B	C	B	C	B		TX	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305172688	37433146			Compliance	Compliance	Federal Compliance	ECOA	ECOA Appraisal - Copy of Appraisal Not Provided 3 Business Days Prior to Consummation	ECOA Valuations Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.					xxxx	07/16/2026			No	1	B	A	B	A	B	A	B	A	B	A		AR	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305172688	37433147			Compliance	Compliance	Federal Compliance	Federal HPML	Federal HPML 2014 Non Compliant	Federal Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Non-Compliant Higher Priced Mortgage Loan.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		AR	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305172688	37433148			Compliance	Compliance	Federal Compliance	Federal HPML	(Fed HPML Provision) Federal Higher-Priced Mortgage Loan (Timing of Appraisal to Consumer)	TILA HPML Appraisal Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		AR	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305142253	37433155			Compliance	Compliance	State Compliance	Misc. State Level	Maryland Counseling Agencies Disclosure Not in File	Maryland HB1399 - No evidence of required counseling disclosure language per Maryland HB 1399.					xxxx			07/14/2026	No	2	B	B	B	B	B	B	B	B	B	B		MD	Primary	Refinance - Rate/Term		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305142253	37433156			Compliance	Compliance	Federal Compliance	TRID	TRID Settlement Service Provider Status	TILA-RESPA Integrated Disclosure: Borrower not provided with list of service providers.	xxxx				xxxx	07/14/2026			No	1	A	A	A	A	A	A	A	A	A	A		MD	Primary	Refinance - Rate/Term	No Defined Cure	C	B	A	A	C	B	A	A	Non QM	Non QM	No
305142253	37433157			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $2,789.00 exceeds tolerance of $2,493.00 plus 10% or $2,742.30. $46.70 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Primary	Refinance - Rate/Term	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305156284	37433177			Compliance	Compliance	Federal Compliance	RESPA	RESPA Disclosure - List of Homeownership Counseling Organizations Missing	RESPA Disclosure Rule (Dodd-Frank 2014): Creditor did not provide List of Homeownership Counseling Organizations to borrower.	xxxx				xxxx	07/14/2026			No	1	B	A	B	A	B	A	B	A	B	A		OK	Primary	Refinance - Rate/Term		C	A	B	A	C	A	A	A	Non QM	Non QM	No
305156284	37433178			Compliance	Compliance	Federal Compliance	TRID Defect	TILA-RESPA Integrated Disclosure: application date on or after 10/3/2015, no Loan Estimates in the Loan File	TILA-RESPA Integrated Disclosure: Loan Estimate not provided within loan images to evidence delivery to the Borrower(s). The earliest Closing Disclosure provided in the loan file was used as the estimated baseline for Tolerance Testing. Depending on the actual values on the initial Loan Estimate, a fee tolerance cure of up to $20,076.50 may be required.	xxxx				xxxx	07/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		OK	Primary	Refinance - Rate/Term	No Defined Cure	C	A	B	A	C	A	A	A	Non QM	Non QM	No
305156284	37433179			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	07/13/2026			No	1	C	A	C	A	C	A	C	A	C	A		OK	Primary	Refinance - Rate/Term	No Defined Cure	C	A	B	A	C	A	A	A	Non QM	Non QM	No
305156284	37433180			Compliance	Compliance	Federal Compliance	TRID	ECOA Appraisal Disclosure - ECOA Status	ECOA - File does not evidence the consumer was provided with the right to receive a copy of the Appraisal Disclosure.	xxxx				xxxx	07/13/2026			No	1	B	A	B	A	B	A	B	A	B	A		OK	Primary	Refinance - Rate/Term	Good faith redisclosure	C	A	B	A	C	A	A	A	Non QM	Non QM	Yes
305156284	37433181			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.						xxxx	07/14/2026			No	1	B	A	B	A	B	A	B	A	B	A		OK	Primary	Refinance - Rate/Term		C	A	B	A	C	A	A	A	Non QM	Non QM	No
305156284	37433182			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Interim Closing Disclosure Timing Regular APR Change	TILA-RESPA Integrated Disclosure – Corrected Closing Disclosure issued on xx/xx/xxxx contains a change in APR and a complete Closing Disclosure was not received by borrower at least three (3) business days prior to consummation.	xxxx				xxxx	07/15/2026			No	1		A		A		A		A		A		OK	Primary	Refinance - Rate/Term	No Defined Cure	C	A	B	A	C	A	A	A	Non QM	Non QM	No
305156284	37433184			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $4,485.25 exceeds tolerance of $3,974.00 plus 10% or $4,371.40. $113.85 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/15/2026			No	1		A		A		A		A		A		OK	Primary	Refinance - Rate/Term	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	B	A	C	A	A	A	Non QM	Non QM	Yes
305156284	37433185			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $1,045.50 exceeds tolerance of $975.00. $70.50 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/15/2026			No	1		A		A		A		A		A		OK	Primary	Refinance - Rate/Term	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	B	A	C	A	A	A	Non QM	Non QM	Yes
305172799	37433199			Compliance	Compliance	Federal Compliance	Missing Non-Required Data	(Missing Data) Last Rate Set Date	Last Date Rate Set and Initial Rate Lock Date not provided. Worst Case Scenario between Creditor Application Date and Transaction Date used to determine rate used for testing.					xxxx	07/28/2026			No	1	B	A	B	A	B	A	B	A	B	A		NJ	Primary	Purchase		C	B	A	A	C	B	A	A	Non QM	Non QM	No
305172799	37433201			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Contact Information - Broker	TILA-RESPA Integrated Disclosure - Contact Information: Final Closing Disclosure provided on xx/xx/xxxx did not disclose the required Broker Contact Information (Broker Name, Broker NMLS ID, Contact Name, Contact NMLS ID).	xxxx				xxxx		08/06/2026		No	2	C	B	C	B	C	B	C	B	C	B		NJ	Primary	Purchase	Letter of Explanation & Corrected Closing Disclosure	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305214124	37476007			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Self-Employed Tax Return Recency - QM	General QM: Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase		B	B	A	A	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305214124	37476008			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Self-Employed Tax Return Recency - QM	General QM: Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase		B	B	A	A	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305214124	37476009			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Self-Employed Tax Return Recency - QM	General QM: Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Purchase		B	B	A	A	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305220919	37489246			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		MS	Primary	Refinance - Cash-out - Other		B	B	B	B	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305220919	37500490			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Self-Employed Tax Return Recency - QM	General QM: Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.									No	2	B	B	B	B	B	B	B	B	B	B		MS	Primary	Refinance - Cash-out - Other		B	B	B	B	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305220919	37489869			Compliance	Compliance	Federal Compliance	TRID	TRID Ten Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $50.00 exceeds tolerance of $44.00 plus 10% or $48.40. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/08/2026		No	1	A	A	A	A	A	A	A	A	A	A		MS	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	B	B	B	B	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305220919	37489870			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Second Appraisal Fee. Fee Amount of $92.70 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/08/2026		No	1	A	A	A	A	A	A	A	A	A	A		MS	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	B	B	B	B	B	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305140123	37482960			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.		xxxx				xxxx	07/01/2026			No	1	B	A	B	A	B	A	B	A	B	A		NV	Primary	Purchase		C	B	B	A	C	B	A	A	Non QM	Non QM	No
305140123	37482961			Credit	Legal / Regulatory / Compliance	Title / Lien Defect	Title	Title Policy is Preliminary or Commitment, and not a Final Title Policy.						xxxx	07/01/2026			No	1	A	A	A	A	A	A	A	A	A	A		NV	Primary	Purchase		C	B	B	A	C	B	A	A	Non QM	Non QM	No
305140123	37482963			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Finance Charge Test	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx disclosed an inaccurate Finance Charge on page 5 that does not match the actual Finance Charge for the loan. The disclosed Finance Charge in the amount of $xxxx is under disclosed by $xxxx compared to the calculated Finance Charge of $xxxx which exceeds the $100.00 threshold. Disclosed Amount Financed on page 5 is also blank or inaccurate. Fee amounts included in Finance Charge and Amount Financed calculations are based on Closing Disclosure dated xx/xx/xxxx).	xxxx				xxxx		07/22/2026		No	2	C	B	C	B	C	B	C	B	C	B		NV	Primary	Purchase	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed amount, Corrected CD, and Re-open Rescission (required on rescindable transactions)	C	B	B	A	C	B	A	A	Non QM	Non QM	Yes
305140123	37482965			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Extension Fee. Fee Amount of $1,295.00 exceeds tolerance of $0.00. $1,295.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	06/30/2026			No	1	C	A	C	A	C	A	C	A	C	A		NV	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	A	C	B	A	A	Non QM	Non QM	Yes
305140123	37482966			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Re-Inspection Fee. Fee Amount of $310.00 exceeds tolerance of $0.00. $310.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/15/2026		No	2	C	B	C	B	C	B	C	B	C	B		NV	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	A	C	B	A	A	Non QM	Non QM	Yes
305140123	37482967			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Review Fee. Fee Amount of $123.60 exceeds tolerance of $0.00. $123.60 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/15/2026		No	2	C	B	C	B	C	B	C	B	C	B		NV	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	A	C	B	A	A	Non QM	Non QM	Yes
305140123	37482968			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Credit Report Fee. Fee Amount of $168.75 exceeds tolerance of $133.00. $35.75 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/15/2026		No	2	C	B	C	B	C	B	C	B	C	B		NV	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	B	A	C	B	A	A	Non QM	Non QM	Yes
305171772	37482970			Compliance	Compliance	Federal Compliance	Federal HPML	Federal HPML 2014 Non Compliant	Federal Higher-Priced Mortgage Loan: APR on subject loan of xxxx% or Final Disclosure APR of xxxx% is equal to or greater than the threshold of APOR xxxx% + 1.5%, or xxxx%. Non-Compliant Higher Priced Mortgage Loan.	xxxx				xxxx	07/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305171772	37482971			Compliance	Compliance	Federal Compliance	Federal HPML	(Fed HPML Provision) Federal Higher-Priced Mortgage Loan (Timing of Appraisal to Consumer)	TILA HPML Appraisal Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	07/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305171772	37482976			Compliance	Compliance	Federal Compliance	Federal HPML	(Fed HPML Provision) Federal Higher-Priced Mortgage Loan (Timing of Appraisal to Consumer)	TILA HPML Appraisal Rule (Dodd-Frank 2014): Creditor did not provide a copy of revised valuation to applicant three (3) business days prior to consummation. Revised valuation reflects clerical change only, no impact to compliant HPML determination.					xxxx	07/23/2026			No	1		A		A		A		A		A		CA	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305171771	37482994			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Ten Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Ten Percent Fee Tolerance exceeded. Total amount of $172.00 exceeds tolerance of $86.00 plus 10% or $94.60. $77.40 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx		07/23/2026		No	2	C	B	C	B	C	B	C	B	C	B		CO	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	B	A	A	C	B	A	A	Non QM	Non QM	Yes
305193615	37482996			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Fail.	xxxx				xxxx	07/23/2026			No	1	B	A	C	A	B	A	C	A	B	A		CO	Primary	Purchase	Lender to provide updated ATR/QM status	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193615	37482997			Compliance	Compliance	Federal Compliance	ATR/QM Defect	General Ability To Repay Provision Employment - K-1 Less 25%	Ability-to-Repay (Dodd-Frank 2014): Unable to verify current K-1 (Less than 25% Ownership) status using reasonably reliable third-party records.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305193615	37482998			Compliance	Compliance	Federal Compliance	ATR/QM Defect	General Ability To Repay Provision Income and Assets - K-1 Less 25%	Ability to Repay (Dodd-Frank 2014): Unable to verify K-1 (Less than 25% Ownership) income using reasonably reliable third-party records.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	A	A	A	C	A	A	A	Non QM	Non QM	No
305193615	37483001			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Re-Inspection Fee. Fee Amount of $350.00 exceeds tolerance of $295.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		07/15/2026		No	1	A	A	A	A	A	A	A	A	A	A		CO	Primary	Purchase	Final CD evidences Cure	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193582	37483014			Credit	Credit	AUS Discrepancy /	Guideline	Guideline Requirement: Investor qualifying total		xxxx				xxxx	08/05/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Purchase		D	A	D	A	A	A	A	A	N/A	N/A	No

						Guidelines Discrepancy		debt ratio discrepancy.																																					
305193582	37483015			Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Missing Final 1003		xxxx				xxxx	07/28/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Purchase		D	A	D	A	A	A	A	A	N/A	N/A	No
305193582	37483016			Credit	Loan Package Documentation	Closing / Title	Missing Document	Missing Document: Security Instrument - Subject Lien not provided		xxxx				xxxx	07/28/2026			No	1	D	A	D	A	D	A	D	A	D	A		FL	Investment	Purchase		D	A	D	A	A	A	A	A	N/A	N/A	No
305193582	37483017			Credit	Insurance	Insurance Analysis	Insurance	Insufficient Coverage: Hazard insurance coverage amount is insufficient.		xxxx				xxxx	07/28/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Purchase		D	A	D	A	A	A	A	A	N/A	N/A	No
305193582	37483019			Credit	Credit	Miscellaneous	Guideline	Credit Exception:		A gap credit report provided within 10 days of closing is missing from the file.				xxxx	07/28/2026			No	1	C	A	C	A	C	A	C	A	C	A		FL	Investment	Purchase		D	A	D	A	A	A	A	A	N/A	N/A	No
305193590	37483029			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure APR	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx did not disclose the APR.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Purchase	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed equivalent amount, Corrected CD, and Re-open Rescission if Applicable	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193590	37483030			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Finance Charge Test	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx did not disclose the Finance Charge.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Purchase	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed amount, Corrected CD, and Re-open Rescission (required on rescindable transactions)	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193590	37483031			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Incomplete	TILA-RESPA Integrated Disclosure: Incomplete Closing Disclosure was not signed by borrower and can be excluded from testing if it was never provided to the borrower. In order to exclude Incomplete Closing Disclosure from testing, please provide attestation from lender referencing the specific Closing Disclosure that was not provided to the borrower.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Purchase	If complete CD was provided to consumer at consummation, provide copy of complete CD with all pages for review. If complete CD was not provided to the consumer at consummation, inaccurate disclosures and under/over disclosures resulting from incomplete closing disclosure will require a cure. Provide the following: Letter of Explanation notifying borrower or error, Complete CD with accurate disclosures, copy of refund for any required restitution, and Proof of Delivery (Proof of receipt and reopened rescission also required if transaction is rescindable and material disclosures are inaccurate)	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193590	37483032			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Total Of Payments	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx did not disclose the Total of Payments.	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Purchase	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed equivalent amount, Corrected CD, and Re-open Rescission (required on rescindable transactions)	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305193590	37483033			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Lender Credit Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure:Zero Percent Fee Tolerance exceeded for Lender Credits. Final Lender Credit of $-10,415.63 exceeds tolerance of $-11,363.00. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		VA	Primary	Purchase	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	C	A	A	A	C	A	A	A	Non QM	Non QM	Yes
305216804	37543974			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		MS	Primary	Refinance - Cash-out - Other		C	B	B	B	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	No
305216804	37544010			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Non Escrow Costs Year 1 Underdisclosed - October 2018	TILA-RESPA Integrated Disclosure - Loan Disclosures: Non Escrowed Property Costs over Year 1 of 0.00 on Final Closing Disclosure provided on xx/xx/xxxx are underdisclosed.	xxxx				xxxx		09/18/2026		No	2	C	B	C	B	C	B	C	B	C	B		MS	Primary	Refinance - Cash-out - Other	Letter of Explanation & Corrected Closing Disclosure	C	B	B	B	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305216804	37549438			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for MERS Fee. Fee Amount of $24.95 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/11/2026		No	1	A	A	A	A	A	A	A	A	A	A		MS	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	B	B	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305216804	37549440			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Title - Examination Fee. Fee Amount of $150.00 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/11/2026		No	1	A	A	A	A	A	A	A	A	A	A		MS	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	C	B	B	B	C	B	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305222225	37572365			Credit	Title	General	Title	Title Policy Coverage is less than Original Loan Amount.	The Title Policy Amount of ___ is less than the note amount of ___ based on the ___ in file.									No	2	B	B	B	B	B	B	B	B	B	B		CA	Primary	Refinance - Cash-out - Other		B	B	B	B	A	A	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	No
305133590	37562041			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	07/27/2026			No	1	B	A	C	A	B	A	C	A	B	A		CO	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305133590	37562042			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305133590	37562043			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Finance Charge Test	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx disclosed an inaccurate Finance Charge on page 5 that does not match the actual Finance Charge for the loan. The disclosed Finance Charge in the amount of $xxxx is under disclosed by $xxxx compared to the calculated Finance Charge of $xxxx which exceeds the $100.00 threshold. Disclosed Amount Financed on page 5 is also blank or inaccurate. Fee amounts included in Finance Charge and Amount Financed calculations are based on Closing Disclosure dated xx/xx/xxxx).	xxxx				xxxx	08/17/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed amount, Corrected CD, and Re-open Rescission (required on rescindable transactions)	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305133590	37562044			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Loan Estimate Timing Electronically Provided	TILA-RESPA Integrated Disclosure: Loan Estimate not delivered to Borrower(s) within three (3) business days of application. Initial Loan Estimate dated xx/xx/xxxx was electronically provided without or prior to borrower's consent to receive electronic disclosures. Failure to comply with the provisions of the E-Sign Act and failure to provide good faith estimate of fees timely may result in additional fee tolerance violations.	xxxx				xxxx	07/17/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305133590	37562045			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Will Not Have Escrow - Reason	TILA-RESPA Integrated Disclosure - Loan Disclosures: Final Closing Disclosure provided on xx/xx/xxxx incorrectly disclosed whether the loan will have an escrow account.	xxxx				xxxx		07/27/2026		No	2	C	B	C	B	C	B	C	B	C	B		CO	Primary	Purchase	Letter of Explanation & Corrected Closing Disclosure	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305133590	37562047			Credit	Missing Document	General	Missing Document	Missing Document: 1084 or income worksheet not provided		xxxx				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305133590	37562048			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	1. Per guidelines, Income calculation worksheets or a Uniform Underwriting Transmittal Summary (1008) with income calculations must be provided with every loan. 2. Missing recent proof of YTD earnings via bank statements, payroll registers or paystub equivalents covering a minimum of 30 days for both 1099 income streams.				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305133590	37562049			Compliance	Compliance	Federal Compliance	ECOA	ECOA Appraisal - Appraisal Provided Prior to Date Performed	ECOA Valuations Rule (Dodd-Frank 2014): Date valuation provided to applicant is prior to the date when valuation was performed. Unable to determine compliance with appraisal timing requirements.	xxxx				xxxx	07/16/2026			No	1	B	A	B	A	B	A	B	A	B	A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305133590	37562050			Credit	Missing Document	General	Missing Document	Missing Document: 1099 not provided		xxxx				xxxx	07/09/2026			No	1		A		A		A		A		A		CO	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305155479	37562082			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Total Of Payments	TILA-RESPA Integrated Disclosure - Loan Calculations: Final Closing Disclosure provided on xx/xx/xxxx disclosed an inaccurate Total of Payments on page 5 that does not match the actual total of payments for the loan (fee amounts included in TOP calculation are based on Closing Disclosure dated xx/xx/xxxx). The disclosed Total of Payments in the amount of $xxxx is under disclosed by $xxxx compared to the calculated total of payments of $xxxx which exceeds the $35.00 threshold.	xxxx				xxxx		08/05/2026		No	2	C	B	C	B	C	B	C	B	C	B		CA	Primary	Refinance - Cash-out - Other	TILA Material Disclosure Cure - Provide the following: Letter of Explanation, Proof of Delivery, Refund check for underdisclosed equivalent amount, Corrected CD, and Re-open Rescission i(required on rescindable transactions)	C	B	C	B	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305155479	37562083			Credit	Guideline	Guideline Issue	Guideline	Borrower does not have the minimum active tradelines per guidelines.		xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrower has verified disposable income of at least $2500.00. The Combined Loan to Value (CLTV) on the loan is less than the guideline maximum by at least 10%. The Loan to Value (LTV) on the loan is less than or equal to 70%. The Loan to Value (LTV) on the loan is less than the guideline maximum by at least 10%. The qualifying DTI on the loan is at least 10% less than the guideline maximum. The representative FICO score exceeds the guideline minimum by at least 40 points. The representative FICO score is above 680.	545 vs 6	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/03/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		CA	Primary	Refinance - Cash-out - Other		C	B	C	B	C	B	A	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562085			Property	Property - Appraisal	Appraisal Documentation	Property - Appraisal	Loan is to be securitized. Secondary valuation is missing. Sec ID: 2		xxxx				xxxx	07/22/2026			No	1	D	A	D	A	D	A	D	A	D	A		NY	Primary	Refinance - Cash-out - Other		D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562088			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Loan Discount Points. Fee Amount of $7,612.50 exceeds tolerance of $7,500.00. $112.50 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305174287	37562089			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $850.00 exceeds tolerance of $800.00. $50.00 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305174287	37562091			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Zero Percent Tolerance Violation Without Sufficient Cure Provided	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $6,059.60 exceeds tolerance of $6,000.00. $59.60 over legal limit. Insufficient or no cure was provided to the borrower.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other	Fee Tolerance Refund Provide the Following: Letter of Explanation, Proof of Delivery, Copy of Refund Check, and Corrected CD	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305174287	37562092			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	07/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other	No Defined Cure	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562093			Credit	Documents	Missing Document	Documents	File does not contain documentation from lender/seller confirming the condo/co-op is warrantable.	-	xxxx				xxxx	07/23/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other		D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562095			Credit	Missing Document	General	Missing Document	Incomplete Document: 1003 Final is incomplete		xxxx				xxxx	07/30/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other		D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562096			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - QM	Qualified Mortgage (Dodd-Frank 2014): Originator Loan Designation of Safe Harbor QM (APOR) does not match Due Diligence Loan Designation of QM (APOR) Risk.	xxxx				xxxx	07/30/2026			No	1	B	A	C	A	B	A	C	A	B	A		NY	Primary	Refinance - Cash-out - Other	Lender to provide updated ATR/QM status	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes
305174287	37562097			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General QM Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	07/30/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other		D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562098			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	07/30/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Primary	Refinance - Cash-out - Other		D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	No
305174287	37562099			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Appraisal Fee. Fee Amount of $850.00 exceeds tolerance of $800.00. Sufficient or					xxxx		07/16/2026		No	1		A		A		A		A		A		NY	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	D	A	C	A	C	A	D	A	Safe Harbor QM (APOR)	Safe Harbor QM (APOR)	Yes

									excess cure was provided to the borrower at Closing.																																				
305087046	37562324			Compliance	Compliance	Federal Compliance	RESPA	RESPA Disclosure - Affiliated Business Arrangement Disclosure Not Provided Within 3 Business Days of Application	RESPA Disclosure Rule: Creditor did not provide Affiliated Business Arrangement Disclosure to applicant within three (3) business days of application.	xxxx				xxxx	08/04/2026			No	1	B	A	B	A	B	A	B	A	B	A		KY	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305087046	37562327			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	1. The ownership percentage must be verified via a CPA/Tax Preparer, Operating Agreement or equivalent. 2. Verification that the business is active and operating either no more than 10 business days prior to the Note Date, or after the Note Date but prior to xxxx purchase is required with one of the following: • CPA/Tax Preparer letter confirming the business is active and operating • Evidence of current work (executed contracts or signed invoices) • Evidence of current business receipts/recent bank statement activity • Business website demonstrating activity supporting current business operations (e.g., recently updated content or announcements, written confirmation from the lender that online scheduling, ordering or the business phone number is working).				xxxx	08/17/2026			No	1	C	A	C	A	C	A	C	A	C	A		KY	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305087046	37562329			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/17/2026			No	1	B	A	C	A	B	A	C	A	B	A		KY	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305087046	37562330			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/17/2026			No	1	C	A	C	A	C	A	C	A	C	A		KY	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305174286	37562375			Compliance	Compliance	Federal Compliance	ATR/QM	Self-Employed Tax Return Recency - ATR	Ability to Repay (Dodd-Frank 2014): Self Employed Tax Returns - The business or personal tax returns provided are not the most recent. Application Date xx/xx/xxxx, Most Recent Tax Return End Date xx/xx/xxxx, Tax Return Due Date xx/xx/xxxx.	xxxx				xxxx			08/03/2026	No	2	B	B	B	B	B	B	B	B	B	B		WA	Primary	Refinance - Cash-out - Other		B	B	A	A	B	B	A	A	Non QM	Non QM	No
305195176	37562446			Credit	Guideline	Guideline Issue	Guideline	Missing required Transcripts (1040).	-	xxxx				xxxx	08/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		UT	Investment	Refinance - Cash-out - Other		C	A	C	A	C	A	A	A	N/A	Non QM	No
305195176	37562448			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/31/2026			No	1	C	A	C	A	C	A	C	A	C	A		UT	Investment	Refinance - Cash-out - Other		C	A	C	A	C	A	A	A	N/A	Non QM	No
305179725	37562476			Credit	Insurance	Insurance Analysis	Insurance	Insufficient Coverage: Hazard insurance coverage amount is insufficient.		xxxx				xxxx	08/19/2026			No	1	C	A	C	A	C	A	C	A	C	A		UT	Primary	Refinance - Rate/Term		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305179725	37562477			Compliance	Compliance	Federal Compliance	ATR/QM	CDFI Bank Originated Loan submitted as Non Exempt	Loan exempt from QM/ATR submitted with a loan originator designation of other than ATR Exempt. QM/ATR testing performed to determine if an exempt loan would otherwise meet QM/ATR criteria if it were subject to the rule. TILA loan designation remains ATR Exempt.	xxxx				xxxx			08/07/2026	No	2	A	A	A	A	A	A	A	A	A	A		UT	Primary	Refinance - Rate/Term		C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305179725	37562478			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Revised Loan Estimate Timing Before Closing	TILA-RESPA Integrated Disclosure: Revised Loan Estimate provided on xx/xx/xxxx not received by borrower at least four (4) business days prior to closing.	xxxx				xxxx	08/18/2026			No	1	C	A	C	A	C	A	C	A	C	A		UT	Primary	Refinance - Rate/Term	No Defined Cure	C	A	C	A	C	A	A	A	Non QM	Exempt from ATR	No
305217705	37562522			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	1. Required verification that business is active and operating either no more than 10 business days prior to note date or after the note date but prior to xxxx purchase is required with one of the following. CPA/Tax preparer later confirming the business is active and operating. * Evidence of current work (executed contracts or signed invoices) * Evidence of current business receipts/recent bank statement activity *Business website demonstrating activity supporting current business operations (e.g recently updated content or announcements, written confirmation from the lender that online scheduling, ordering or the business phone number is working. 2. April 2026 bank statement is missing from xxxx acct#xxxx				xxxx	08/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		MO	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305217705	37562523			Credit	Credit	Miscellaneous	Guideline	Credit Exception:		A lender exception is on file. Borrower lives rent free per guide borrowers who lived-in rent-free situation are ineligible. Request approval to allow a $0 housing payment based on strong compensating factors, including low DTI, 10 months of reserves, and a good credit score.	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. Borrower has been employed in the same industry for more than 5 years. Borrower has verified disposable income of at least $2500.00. Borrower has worked in the same position for more than 3 years. Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The qualifying DTI on the loan is at least 10% less than the guideline maximum. The representative FICO score exceeds the guideline minimum by at least 40 points.	34 vs 6	SitusAMC,Aggregator SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC SitusAMC	xxxx			08/14/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		MO	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305217705	37562525			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/20/2026			No	1	B	A	C	A	B	A	C	A	B	A		MO	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	B	C	B	C	A	A	A	Non QM	Non QM	Yes
305217705	37562526			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		MO	Primary	Purchase		C	B	C	B	C	A	A	A	Non QM	Non QM	No
305206699	37562531			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Disaster Inspection Fee. Fee Amount of $235.00 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		08/10/2026		No	1	A	A	A	A	A	A	A	A	A	A		WI	Primary	Purchase	Final CD evidences Cure	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305206699	37562535			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	Business narrative is not provided for bank statement business income to verify the size, scope, and operating profile of the business.				xxxx	08/25/2026			No	1	C	A	C	A	C	A	C	A	C	A		WI	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305206699	37562537			Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	FEMA Disaster Issue: Property is located in a FEMA Disaster area and has been affected by the disaster.	Disaster Name: ___; Disaster Declaration Date: ___; Most Recent Disaster End Date: ___					xxxx	08/20/2026			No	1	C	A	C	A	C	A	C	A	C	A		WI	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305206699	37562538			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Initial Closing Disclosure Timing without Waiver Test	TILA-RESPA Integrated Disclosure: Closing Disclosure not provided to Borrower(s) at least three (3) business days prior to closing.	xxxx				xxxx	08/18/2026			No	1	C	A	C	A	C	A	C	A	C	A		WI	Primary	Purchase	No Defined Cure	C	A	C	A	C	A	A	A	Non QM	Non QM	No
305206699	37562539			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/25/2026			No	1	B	A	C	A	B	A	C	A	B	A		WI	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305206699	37562540			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/25/2026			No	1	C	A	C	A	C	A	C	A	C	A		WI	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305206691	37562571			Compliance	Compliance	Federal Compliance	GSE	Fannie Mae 2014 - 3% Points and Fees	Fannie Mae 2014 3% Points and Fees Test. Points and Fees on subject loan of xxxx% is in excess of the investor allowable maximum of 3.00000% of the Federal Total Loan Amount. Points and Fees total $xxxx on a Federal Total Loan Amount of $xxxx vs. an investor allowable total of $xxxx (an overage of $xxxx or xxxx%).	xxxx				xxxx			08/18/2026	No	2	B	B	B	B	B	B	B	B	B	B		MI	Primary	Purchase	LOE, copy of check and proof of mailing/delivery. Note: Testing is optional based on deal settings.	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305206691	37562572			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	Borrower bank statement income xxxx, April 2026 bank statement not provided in file.				xxxx	08/21/2026			No	1	C	A	C	A	C	A	C	A	C	A		MI	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305206691	37562573			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/21/2026			No	1	B	A	C	A	B	A	C	A	B	A		MI	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305206691	37562574			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/21/2026			No	1	C	A	C	A	C	A	C	A	C	A		MI	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305207837	37562585			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	08/26/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305207837	37562586			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/26/2026			No	1	B	A	C	A	B	A	C	A	B	A		CA	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305207837	37562587			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/26/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Primary	Purchase		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305207837	37562588			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Credit Report Fee. Fee Amount of $96.50 exceeds tolerance of $96.00. Sufficient or excess cure was provided to the borrower at Closing.	xxxx				xxxx		08/14/2026		No	1	A	A	A	A	A	A	A	A	A	A		CA	Primary	Purchase	Final CD evidences Cure	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305180126	37562616			Compliance	Compliance	Federal Compliance	ECOA	ECOA Appraisal - Copy of Appraisal Not Provided 3 Business Days Prior to Consummation	ECOA Valuations Rule (Dodd-Frank 2014): Creditor did not provide a copy of each valuation to applicant three (3) business days prior to consummation.	xxxx				xxxx	08/27/2026			No	1	B	A	B	A	B	A	B	A	B	A		LA	Primary	Refinance - Rate/Term		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305180126	37562617			Credit	Income / Employment	Income Documentation	Income / Employment	Income Docs Missing:	-	A Business narrative is required from the borrower to describe the type of business and number of employees.				xxxx	08/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		LA	Primary	Refinance - Rate/Term		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305180126	37562619			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	08/27/2026			No	1	B	A	C	A	B	A	C	A	B	A		LA	Primary	Refinance - Rate/Term	Lender to provide updated ATR/QM Loan Designation	C	A	C	A	C	A	A	A	Non QM	Non QM	Yes
305180126	37562620			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	08/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		LA	Primary	Refinance - Rate/Term		C	A	C	A	C	A	A	A	Non QM	Non QM	No
305170612	37562715			Credit	Credit	Credit Documentation	Credit	No evidence of fraud report in file	-	xxxx				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		D	A	D	A	A	A	A	A		N/A	No
305170612	37562718			Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Articles of Organization/Formation not provided		xxxx				xxxx	08/07/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		D	A	D	A	A	A	A	A		N/A	No
305170612	37562719			Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Other not provided		xxxx				xxxx	08/03/2026			No	1	C	A	C	A	C	A	C	A	D	A		TX	Investment	Purchase		D	A	D	A	A	A	A	A		N/A	No
305170612	37562720			Credit	Business Purpose	General	Business Purpose	Missing Document: Spousal Consent not provided.	-	xxxx				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		D	A	D	A	A	A	A	A		N/A	No
305183551	37562721			Credit	Loan Package Documentation	Application / Processing	Missing Document	Missing Document: Other not provided		xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	D	A		GA	Investment	Purchase		D	B	D	B	A	A	A	A		N/A	No
305183551	37562722			Credit	Credit	Credit Documentation	Guideline	Aged document: Credit Report is more than 90 days prior to the note date.	-	xxxx	Borrowers made a down payment from their own funds on this purchase transaction of at least 5% and $5,000.00. The representative FICO score exceeds the guideline minimum by at least 40 points.		SitusAMC SitusAMC	xxxx			08/04/2026	Yes	2	C	B	C	B	C	B	C	B	C	B		GA	Investment	Purchase		D	B	D	B	A	A	A	A		N/A	No
305183551	37562724			Credit	Guideline	Guideline Issue	Guideline	Experience level does not meet the guideline requirements for an experienced investor.		xxxx				xxxx	08/04/2026			No	1	C	A	C	A	C	A	C	A	C	A		GA	Investment	Purchase		D	B	D	B	A	A	A	A		N/A	No

305183551	37562725			Credit	Guideline	Guideline Issue	Guideline	Verification of housing pay history is required.		xxxx				xxxx	08/10/2026			No	1	C	A	C	A	C	A	C	A	C	A		GA	Investment	Purchase		D	B	D	B	A	A	A	A		N/A	No
305175237	37562727			Credit	Documents	Missing Document	Documents	File does not contain documentation from lender/seller confirming the condo/co-op is warrantable.	-	xxxx				xxxx	07/29/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		C	A	C	A	A	A	A	A		N/A	No
305175237	37562729			Credit	Loan Package Documentation	Closing / Title	Loan Package Documentation	Mising Document: Closing Protection Letter not provided.		xxxx				xxxx	07/27/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		C	A	C	A	A	A	A	A		N/A	No
305175237	37562730			Credit	Insurance	Insurance Documentation	Insurance	Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.		xxxx				xxxx	07/29/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		C	A	C	A	A	A	A	A		N/A	No
305175237	37562732			Credit	Credit	Credit Documentation	Guideline	Missing Document: Asset not provided		xxxx				xxxx	08/07/2026			No	1	C	A	C	A	C	A	C	A	C	A		TX	Investment	Purchase		C	A	C	A	A	A	A	A		N/A	No
305201355	37562767			Credit	Credit	Credit Documentation	Credit	No evidence of fraud report in file	-	xxxx				xxxx	08/19/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305201355	37562768			Credit	Guideline	Guideline Issue	Guideline	Red flag warning list hit.	Additional review of county required. Security Instrument County: ___.	xxxx				xxxx	08/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305201355	37562769			Credit	Guideline	Guideline Issue	Guideline	Experience level does not meet the guideline requirements for an experienced investor.		xxxx				xxxx	08/10/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305201355	37562771			Compliance	Compliance	State Compliance	State Defect	Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (SB270; 2008) - Permissive Method	Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (Prior to 6/1/2008): Alternate prepayment penalty testing methodology utilized under §12-105(c)(4) allowing prepays over prescribed limits (greater than 36 months or 2 months' advanced interest on prepayment in excess of 1/3 of original loan amount) to be treated as interest, with amounts under the limit not as interest. Alternate testing was deemed acceptable by SitusAMC outside counsel given the ambiguity in the state law.	xxxx				xxxx			07/31/2026	No	2	B	B	B	B	B	B	B	B	B	B		MD	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305202981	37562788			Credit	Loan Package Documentation	Closing / Title	Title	Title: Evidence of title is missing		xxxx				xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		SC	Investment	Refinance - Rate/Term		C	A	C	A	A	A	A	A		N/A	No
305202981	37562789			Credit	Legal / Regulatory / Compliance	Title / Lien Defect	Legal / Regulatory / Compliance	Final Title Policy is missing. No evidence of title in file.						xxxx	08/06/2026			No	1	C	A	C	A	C	A	C	A	C	A		SC	Investment	Refinance - Rate/Term		C	A	C	A	A	A	A	A		N/A	No
305202981	37562790			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: Total cash-out discrepancy.	HUD-1 total cash-out of ___ is greater than Guideline total cash-out of ___.	xxxx				xxxx	08/19/2026			No	1	C	A	C	A	C	A	C	A	C	A		SC	Investment	Refinance - Rate/Term		C	A	C	A	A	A	A	A		N/A	No
305201392	37562813			Credit	Credit	Credit Documentation	Credit	OFAC was not checked and required per guidelines.	-	xxxx				xxxx	08/12/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Investment	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A		N/A	No
305201392	37562815			Credit	System	General	Appraisal Reconciliation	Valuation address does not match Note address.	-	xxxx				xxxx	08/06/2026			No	1		A		A		A		A		A		TN	Investment	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A		N/A	No
305198303	37562818			Compliance	Compliance	State Compliance	State Defect	Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (SB270; 2008) - Permissive Method	Maryland Subtitle 1 - 12-105(c)(4) Interest and Usury Prepayment Penalty (Prior to 6/1/2008): Alternate prepayment penalty testing methodology utilized under §12-105(c)(4) allowing prepays over prescribed limits (greater than 36 months or 2 months' advanced interest on prepayment in excess of 1/3 of original loan amount) to be treated as interest, with amounts under the limit not as interest. Alternate testing was deemed acceptable by SitusAMC outside counsel given the ambiguity in the state law. Note or Prepay Addendum provides specific language that prepayment penalty will not exceed maximum permitted by applicable law.					xxxx			08/06/2026	No	2	B	B	B	B	B	B	B	B	B	B		MD	Investment	Refinance - Cash-out - Other		C	B	C	A	B	B	A	A		N/A	No
305198303	37562819			Credit	Guideline	Guideline Issue	Guideline	Red flag warning list hit.	Additional review of county required. Security Instrument County: ___.					xxxx	08/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Refinance - Cash-out - Other		C	B	C	A	B	B	A	A		N/A	No
305167926	37562842			Credit	Asset	Asset Calculation / Analysis	Asset	Available for Closing is insufficient to cover Cash From Borrower.		xxxx				xxxx	08/21/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305167926	37562843			Compliance	Compliance	Federal Compliance	Missing Disclosure	Acknowledgement of Borrower Receipt of Notice of Special Flood Hazard Disclosure Missing	FDPA Notification Rule: Creditor did not retain record of borrower's receipt of Notice of Special Flood Hazard Disclosure.	xxxx				xxxx			08/11/2026	No	2	B	B	B	B	B	B	B	B	B	B		NY	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305167926	37562844			Credit	Insurance	Insurance Documentation	Insurance	Rent loss insurance is required on all properties and there is no evidence of this insurance in the file.		xxxx				xxxx	08/19/2026			No	1	C	A	C	A	C	A	C	A	C	A		NY	Investment	Purchase		C	B	C	A	B	B	A	A		N/A	No
305212031	37562866			Credit	Credit	Credit Documentation	Credit	No evidence of fraud report in file	-	xxxx				xxxx	08/21/2026			No	1	C	A	C	A	C	A	C	A	C	A		GA	Investment	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A		N/A	No
305212031	37562868			Credit	Loan Package Documentation	Application / Processing	Loan Package Documentation	Missing Document: Missing Final 1003		xxxx				xxxx	08/18/2026			No	1	C	A	C	A	C	A	C	A	C	A		GA	Investment	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A		N/A	No
305212031	37562870			Credit	Guideline	Guideline Issue	Guideline	Experience level does not meet the guideline requirements for an experienced investor.		xxxx				xxxx	08/19/2026			No	1	C	A	C	A	C	A	C	A	C	A		GA	Investment	Refinance - Cash-out - Other		C	A	C	A	A	A	A	A		N/A	No
305217757	37562872			Credit	Credit	Credit Documentation	Credit	No evidence of fraud report in file	-	xxxx				xxxx	07/29/2026			No	1	C	A	C	A	C	A	C	A	C	A		AZ	Investment	Refinance - Cash-out - Other		C	B	C	B	A	A	A	A		N/A	No
305217757	37562874			Credit	Property - Appraisal	General Appraisal Requirements	Property - Appraisal	Subject is a refinance and property is listed for sale.	-	xxxx	Borrower's monthly reserves have been verified and exceed the amount required based on the guidelines by at least 4 months. The Loan to Value (LTV) on the loan is less than the guideline maximum by at least 10%. The representative FICO score exceeds the guideline minimum by at least 40 points.	119 vs 3	SitusAMC,Aggregator SitusAMC SitusAMC	xxxx			08/10/2026	Yes	2	B	B	B	B	B	B	B	B	B	B		AZ	Investment	Refinance - Cash-out - Other		C	B	C	B	A	A	A	A		N/A	No
305208681	37579816			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Second Appraisal Fee. Fee Amount of $123.60 exceeds tolerance of $0.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/16/2026		No	1	A	A	A	A	A	A	A	A	A	A		MN	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	A	A	A	A	A	A	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305208681	37579817			Compliance	Compliance	Federal Compliance	TRID	TRID Zero Percent Tolerance Violation With Sufficient Cure Provided At Closing	TILA-RESPA Integrated Disclosure: Zero Percent Fee Tolerance exceeded for Transfer Tax. Fee Amount of $791.51 exceeds tolerance of $781.00. Sufficient or excess cure was provided to the borrower at Closing.					xxxx		09/16/2026		No	1	A	A	A	A	A	A	A	A	A	A		MN	Primary	Refinance - Cash-out - Other	Final CD evidences Cure	A	A	A	A	A	A	A	A	Higher Priced QM (APOR)	Higher Priced QM (APOR)	Yes
305232716	37790357			Credit	System	General	System	Flood Certificate Subject Address does not match Note address.		xxxx				xxxx	04/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Investment	Refinance - Cash-out - Other		C	A	C	A			A	A		N/A	No
305232716	37790358			Credit	Credit	Credit Documentation	Credit	There is no lease in place for the subject property and the absence of this document casts doubt on business purpose of loan.		xxxx				xxxx	04/15/2026			No	1	C	A	C	A	C	A	C	A	C	A		CA	Investment	Refinance - Cash-out - Other		C	A	C	A			A	A		N/A	No
305232645	37790360			Credit	Credit	AUS Discrepancy / Guidelines Discrepancy	Guideline	Guideline Requirement: PITIA reserves months discrepancy.		xxxx				xxxx	05/14/2026			No	1	C	A	C	A	C	A	C	A	C	A		MD	Investment	Refinance - Cash-out - Other		C	A	C	A			A	A		N/A	No
305232715	37790367			Compliance	Compliance	Federal Compliance	TRID Defect	TRID Final Closing Disclosure Contact Information - Lender	TILA-RESPA Integrated Disclosure - Contact Information: Final Closing Disclosure provided on xx/xx/xxxx did not disclose the required Lender Contact Information (Lender Name, Lender NMLS ID, Contact Name, Contact NMLS ID).	xxxx				xxxx		06/15/2026		No	2	C	B	C	B	C	B	C	B	C	B		TN	Primary	Purchase	Letter of Explanation & Corrected Closing Disclosure	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305232715	37790368			Credit	Credit	Credit Documentation	Guideline	The Verification of Rent (VOR) / Verification of Mortgage (VOM) is required and was not found in file.		xxxx				xxxx	06/17/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305232715	37790369			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Check Loan Designation Match - ATR Risk	Ability to Repay (Dodd-Frank 2014): Originator Loan Designation of Non QM does not match Due Diligence Loan Designation of ATR Risk.	xxxx				xxxx	06/16/2026			No	1	B	A	C	A	B	A	C	A	B	A		TN	Primary	Purchase	Lender to provide updated ATR/QM Loan Designation	C	B	C	A	C	B	A	A	Non QM	Non QM	Yes
305232715	37790370			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	General Ability to Repay Provision: Loan does not meet one or more guideline components which could impact the borrower's ability to repay.	xxxx				xxxx	06/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305232715	37790371			Credit	Asset	Asset Documentation	Asset	Missing Document: Gift Letter not provided		xxxx				xxxx	06/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305232715	37790372			Compliance	Compliance	Federal Compliance	ATR/QM Defect	Income/Asset Guideline Deficiency - ATR Impact	Ability to Repay (Dodd-Frank 2014): Ability to Repay (Dodd-Frank 2014): There are one or more guideline deficiencies related to income and/or asset doc requirements which may impact the borrower's ability to repay. (Exception is eligible to be regraded with compensating factors.)	xxxx				xxxx	06/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No
305232715	37790373			Credit	Asset	Asset Documentation	Asset	Asset documentation requirements not met.		xxxx				xxxx	06/16/2026			No	1	C	A	C	A	C	A	C	A	C	A		TN	Primary	Purchase		C	B	C	A	C	B	A	A	Non QM	Non QM	No

Exhibit 99.4

LOAN INFORMATION		INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Customer Loan ID	Original Loan Amount	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P	MDBRS	Fitch	Kroll	Moody's	S&P
303964101		A	A	A	A	A						A	A	A	A	A	A	A	A	A	A	A	A	A	A	A						A	A	A	A	A	A	A	A	A	A
304643337		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
304695602		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
304692499		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305069471		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305061571		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305069419		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305074570		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305063347		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305147300		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305147271		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305147312		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305147327		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305147336		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305167874		C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305167889		C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305173653		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305155415		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305149496		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305188961		B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305188950		C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305188954		C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305188997		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305188949		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305188985		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305188951		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305188962		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305188955		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305189023		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305189021		C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305189026		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305188974		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305189010		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305188976		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191936		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191937		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191935		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191928		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191931		B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305191965		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305191981		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191951		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191918		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191908		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191979		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191946		B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305191941		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191960		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191964		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191932		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191904		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305191903		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305031562		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305191849		C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305142735		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305186598		B	B	B	B	B	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305187905		C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305202347		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195921		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202368		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195923		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195934		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195942		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202379		B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	B	B	B	B	B
305202346		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202345		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202334		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202366		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305192055		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305179476		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305204475		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305204495		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305204546		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305204476		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305204494		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305183462		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305193303		C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305174133		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305192054		B	B	B	B	B	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305191036		B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305203173		C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B
305203158		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195159		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195157		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305196022		A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305211784		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305211769		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305211781		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305211800		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305178500		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305196096		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305179623		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305192048		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305195153		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195127		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195126		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195145		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305201081		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191020		C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305149469		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195114		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195113		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195138		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195161		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305195825		B	B	B	B	B	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305189505		B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305195257		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305196142		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305195110		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202973		A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305195139		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305202964		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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305201392		C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305198303		C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305187804		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305167926		C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305212031		C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305217757		C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305208681		A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232716		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305232645		C	C	C	C	C	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305232644		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305232721		A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	N/A	N/A	N/A	N/A	N/A	A	A	A	A	A	A	A	A	A	A
305232715		C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B

Customer Loan ID	Note Date	Original Loan Amount	Sales Price	Value for LTV	As-Is Value for LTV	LTV Value Variance Amount	LTV Value Variance Percent	Primary Valuation Value	Primary Valuation Report Date	Primary Valuation Effective Date	Primary Valuation Type	Primary Valuation Company	Primary Valuation Appraiser Name	Primary Valuation Appraiser License Num	Primary Valuation FSD Score	Secondary Valuation Value	Secondary Valuation Variance Amount	Secondary Valuation Variance Percent	Secondary Valuation Report Date	Secondary Valuation Effective Date	Secondary Valuation Type	Secondary Valuation Company	Secondary Valuation FSD Score	Secondary Valuation Desk Review Risk Score	AVM Value	AVM Variance Amount	AVM Variance Percent	AVM Company	AVM FSD Score	AVM Report Date	Desk Review Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Report Date	Desk Review Effective Date	Desktop Appraisal Value	Desktop Appraisal Variance Amount	Desktop Appraisal Variance Percent	Desktop Appraisal Company	Desktop Appraisal Report Date	Desktop Appraisal Effective Date	BPO Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Report Date	Field Review Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Report Date	Field Review Effective Date	2055 Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Report Date	2055 Effective Date	AVE/CMA Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Report Date	Hybrid Valuation Value	Hybrid Valuation Variance Amount	Hybrid Valuation Variance Percent	Hybrid Valuation Company	Hybrid Valuation Report Date	Updated Valuation Value	Updated Valuation Variance Amount	Updated Valuation Variance Percent	Updated Valuation Company	Updated Valuation Report Date	Updated Valuation Effective Date	Aggregate Appraised Value	Aggregate Variance Amount	Aggregate Variance Percent	Value Analysis Valuation Value	Value Analysis Report Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	LCA Risk Score	Collateral Underwriter Risk Score
303964101							0.000%				Appraisal							0.650%			BPO																																																													N/A		
304643337							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		2.60
304695602							0.000%				Appraisal							0.000%			Appraisal																																																																	No		1.00
304692499							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305069471							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305061571							0.000%				Appraisal																																																																										N/A		1.00
305069419							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305074570							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305063347							0.000%				Appraisal																																																																									N/A		1.70
305147300							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305147271							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		3.30
305147312							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305147327							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305147336							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305167874							0.000%				Appraisal																																																																									N/A		1.20
305167889							0.000%				Appraisal																																																																									No	3.00	1.20
305173653							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305155415							0.000%				Appraisal																																																																									N/A		1.00
305149496							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305188961							0.000%				Appraisal																																																																									N/A		1.00
305188950							0.000%				Appraisal																																																																								N/A		1.00
305188954							0.000%				Appraisal																																																																								N/A		1.30
305188997							0.000%				Appraisal																																																																								N/A		1.10
305188949							0.000%				Appraisal																																																																								N/A		1.90
305188985							0.000%				Appraisal																																																																							Yes	2.50	1.00
305188951							0.000%				Appraisal																																																																								N/A		1.00
305188962							0.000%				Appraisal																																																																								Yes	1.00	1.00
305188955							0.000%				Appraisal																																																																								N/A		1.00
305189023							0.000%				Appraisal																																																																								N/A		1.20
305189021							0.000%				Appraisal							0.000%			Appraisal																																																														N/A		2.60
305189026							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		4.40
305188974							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305189010							0.000%				Appraisal																																																																								N/A		1.00
305188976							0.000%				Appraisal																																																																								N/A		1.20
305191936							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191937							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191935							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191928							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191931							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191965							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191981							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191951							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191918							0.000%				Appraisal							-8.380%			Desk Review			xxxx																																																													N/A		
305191908							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191979							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191946							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191941							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191960							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191964							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191932							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191904							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305191903							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305031562							0.000%				Appraisal																																																																									N/A		1.30
305191849							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305142735							0.000%				Appraisal																																																																								N/A		2.20
305186598							0.000%				Appraisal																																																																								Yes	1.00	
305187905							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202347							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195921							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202368							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195923							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195934							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195942							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202379							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202346							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202345							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202334							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202366							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305192055							0.000%				Appraisal																																																																								Yes	1.00	1.00
305179476							0.000%				Appraisal																																																																								Yes	1.00	
305204475							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305204495							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305204546							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305204476							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305204494							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305183462							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305193303							0.000%				Appraisal																																																																								Yes	2.50	1.00
305174133							0.000%				Appraisal																																																																								Yes	2.50	1.00
305192054							0.000%				Appraisal																																																																								Yes	2.50	1.00
305191036							0.000%				Appraisal																																																																								N/A		1.00
305203173							0.000%				Appraisal							0.000%			Field Review												-23.080%		xxxx																																														No	5.00	3.80
305203158							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		4.00
305195159							0.000%				Appraisal							0.610%			Desk Review			xxxx																																																													N/A		
305195157							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305196022							0.000%				Appraisal																																																																								N/A		1.10
305211784							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305211769							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305211781							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305211800							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305178500							0.000%				Appraisal																																																																								N/A		1.00
305196096							0.000%				Appraisal																																																																							Yes	1.50	1.00
305179623							0.000%				Appraisal																																																																								Yes	1.00	1.00
305192048							0.000%				Appraisal																																																																								Yes	2.50	
305195153							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195127							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195126							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195145							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305201081							0.000%				Appraisal																																																																								Yes	1.50	1.00
305191020							0.000%				Appraisal							3.870%			AVM		0.04																																																					N/A		3.10
305149469							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195114							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195113							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195138							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195161							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305195825							0.000%				Appraisal																																																																								Yes	2.50	1.00
305189505							0.000%				Appraisal																																																																								Yes	1.50	1.00
305195257							0.000%				Appraisal																																																																								Yes	2.00	
305196142							0.000%				Appraisal																																																																								N/A		2.30
305195110							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202973							0.000%				Appraisal																																																																								N/A		1.00
305195139							0.000%				Appraisal							-4.560%			Desk Review			xxxx																																																													N/A		
305202964							0.000%				Appraisal																																																																								Yes	2.50	1.00
305202522							0.000%				Appraisal																																																																								Yes	1.50	1.00
305215278							0.000%				Appraisal																																																																								Yes	1.00	1.10
305175139							0.000%				Appraisal							-4.250%			AVM		0.03																																																					No	3.50	3.70
305207101							0.000%				Appraisal																																																																								Yes	1.50	1.00
305211548							0.000%				Appraisal							-0.940%			AVM		0.04																																																					Yes	2.50	
305050566							0.000%				Appraisal							-9.890%			Desk Review			xxxx																																																													No	5.00	5.00
305142447							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No	5.00	4.60
305172730							0.000%				Appraisal																																																																								Yes	1.50	1.00
305172683							0.000%				Appraisal																																																																								Yes	1.00	1.00
305156413							0.000%				Appraisal																																																																								Yes	2.00	2.30
305128260							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		4.30
305172691							0.000%				Appraisal																																																																								Yes	2.50	1.00
305172611							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305197574							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305142130							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		3.50
305176907							0.000%				Appraisal							0.000%			Desk Review																																																																N/A		5.00
305191560							0.000%				Appraisal							0.000%			Desk Review																																																																No	3.50	1.60
305191530							0.000%				Appraisal							0.000%			Desk Review																																																																Yes	1.00	2.60
305191526							0.000%				Appraisal							0.000%			Desk Review																																																																No	3.00	3.40
305191515							0.000%				Appraisal							0.000%			Desk Review																																																															Yes	1.00	1.00
305191483							0.000%				Appraisal							0.000%			Desk Review																																																															No		2.30
305191456							0.000%				Appraisal							0.000%			Desk Review																																																																No	4.50	1.00
305191474							0.000%				Appraisal							0.000%			Desk Review																																																																Yes	2.50	1.00
305191434							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No	3.50	1.10
305217744							0.000%				Appraisal																																																																								Yes	1.00	1.00
305220689							0.000%				Appraisal																																																																								Yes	2.20	2.00
305202757							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No	4.00	3.50
305193192							0.000%				Appraisal																																																																								Yes	1.00	1.50
305201092							0.000%				Appraisal																																																																								N/A		1.40
305207783							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305207782							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305197758							0.000%				Appraisal																																																																								N/A		2.00
305196988							0.000%				Appraisal																																																																								N/A		2.10
305221092							0.000%				Appraisal							16.030%			AVM		0.05																																																					N/A		
305222226							0.000%				Appraisal																																																																								N/A		2.00
305191035							0.000%				Appraisal																																																																								Yes	2.00	1.50
305196141							0.000%				Appraisal																																																																								Yes	1.00	1.00
305216715							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		2.90
305225691							0.000%				Appraisal																																																																								Yes	2.00	1.30
305222227							0.000%				Appraisal																																																																								Yes	1.50	1.00
305214123							0.000%				Appraisal																																																																								Yes	2.00	1.20
305221088							0.000%				Appraisal																																																																								Yes	2.00	1.00
305171796							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305172688							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No	3.00	3.20
305142253							0.000%				Appraisal																																																																								Yes	1.50	1.10
305156284							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		3.00
305172799							0.000%				Appraisal																																																																								Yes	2.00	1.00
305194469							0.000%				Appraisal																																																																								Yes	2.00	1.00
305194281							0.000%				Appraisal																																																																								Yes	2.00	1.00
305197504							0.000%				Appraisal																																																																								Yes	2.50	1.00
305197585							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													Yes	2.00	1.70
305142345							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305194248							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305197588							0.000%				Appraisal																																																																								No	3.50	1.00
305197590							0.000%				Appraisal																																																																								Yes	1.00	1.20
305197589							0.000%				Appraisal																																																																								No	3.50	2.30
305175937							0.000%				Appraisal							0.310%			BPO																																																										N/A		
305194209							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305213269							0.000%				Appraisal																																																																								Yes	1.00	1.00
305214124							0.000%				Appraisal							-2.100%			AVM		0.04																																																					No	3.00	3.70
305220919							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													Yes	2.50	
305140123							0.000%				Appraisal							-4.760%			Desk Review			xxxx																																																													N/A		1.00
305171772							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305171771							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305193615							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305193582							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305193590							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													No		
305171765							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305208684							0.000%				Appraisal							1.920%			AVM		0.04																																																					Yes	1.00	
305216804							0.000%				Appraisal							1.370%			AVM		0.07																																																					N/A		2.90
305222225							0.000%				Appraisal																																																																								Yes	2.50	1.20
305133590							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		2.10
305155479							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		1.00
305174287							0.000%				Appraisal																																																																									N/A		1.00
305087046							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		1.20
305174286							0.000%				Appraisal							17.650%			Appraisal																																																							N/A		4.30
305195176							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		3.60
305179725							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		2.60
305217705							0.000%				Appraisal																																																																									N/A		1.00
305206699							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305206691							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		2.60
305207837							0.000%				Appraisal																																																																									N/A		2.50
305180126							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		3.60
305170612							0.000%				Appraisal																																																																									N/A		2.40
305183551							0.000%				Appraisal																																																																									N/A		1.00
305175237							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													Yes		
305180235							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		1.00
305201355							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305202981							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305201392							0.000%				Appraisal							15.000%			BPO																																																								N/A		
305198303							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305187804							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		
305167926							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		1.00
305212031							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																													N/A		

305217757							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																										No		2.60
305208681							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																										N/A		
305232716							0.000%				Appraisal																																																																							Yes	1.00	1.00
305232645							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																										N/A		
305232644							0.000%				Appraisal																																																																							Yes	1.00	1.00
305232721							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																										N/A		
305232715							0.000%				Appraisal							0.000%			Desk Review			xxxx																																																										No	4.00	1.10

Exhibit 99.6

NARRATIVE

JPMMT 2026-PLNQ1

By Canopy Financial Technology Partners LLC on October 13, 2026

Canopy Financial Technology Partners LLC

cwheeler@canopytpr.com | 720-371-8517 | www.canopytpr.com

Address: 1 Research Court, Suite 450, Rockville, MD 20850

Description of Services

Canopy Financial Technology Partners, LLC ("Canopy") performed certain due diligence services (the "Review) described below on Non-Agency Eligible Mortgage Loans ("Loans") backed by residential properties originated or acquired by JPMorgan Chase Bank, National Association (the "Client") or its affiliated company. Certain of the Loans were acquired by the Client from lenders (in such capacity, the applicable "Seller"). The Review was conducted from April 2026 to October 2026 via files imaged and provided by the Client for review.

The Review consisted of a population of two hundred twenty- nine (229) Loans with an aggregate principal balance of $117,185,722.

Loan Sampling

The Client defined the sample size and the random sampling of the Loans to be included in the Review.

The Review was conducted consistent with the criteria for the specific Nationally Recognized Statistical Rating Organizations (NRSROs); S&P Global Ratings, Fitch Ratings, Inc., DBRS, Inc., Kroll Bond Rating Agency, LLC, and Moody's Investor Services, Inc.

Data Integrity

Canopy performed a data comparison review of the data fields provided by the Client on the loan tape to the data found in the actual Loan File as captured by Canopy. This comparison, when specific data was available, included the following data fields and tolerance levels noted below.

Field Label	Logic Applied
All Borrower Total Income	Apply 2.5% Tolerance If AUS = Yes and DTI > 0 or if AUS = No and DTI between 0 and 43, Do not Apply Tolerance if DTI >= 43 and AUS = No
Amortized Term	No tolerance
Application Date	No tolerance
Borrower 1 Citizen	No tolerance
Borrower 1 First Name	No tolerance
Borrower 1 Self Employed Flag	No tolerance
Borrower 2 Citizen	No tolerance
Borrower 2 Last Name	No tolerance
Borrower 2 Self-Employment Flag	No tolerance
Business Purpose Flag	No tolerance
Cash Disbursement Date	No tolerance
Combined LTV	Apply 1% Tolerance if < 80%
DSCR	.25% tolerance
Escrow Flag	No tolerance

Final Reviewed QM Status	No tolerance
First Interest Rate Change Date	No tolerance
First Payment Date	No tolerance
Higher Priced Mortgage Loan (HPML) Flag	No tolerance
Index	No tolerance
Initial Monthly P&I Or IO Payment	No tolerance
Interest rate	No tolerance
Lien Position	No tolerance
Loan amount	No tolerance
Loan Program	No tolerance
Loan Purpose	No tolerance
Margin (ARM Loan)	No tolerance
Maturity Date	No tolerance
Mortgage Origination Channel	No tolerance
Note Interest Only Term	No tolerance
Note Date	No tolerance
Occupancy Type	No tolerance
Original Appraised Value	No tolerance
Original Balance	No tolerance
Original LTV	Apply 1% Tolerance if < 80%
Origination BK Flag	No tolerance
Originator QM Status	No tolerance
Origination Date	No tolerance
Origination Foreclosure Flag	No tolerance
Prepayment Penalty Term	No tolerance
Property Type	No tolerance
Property Value	No tolerance
Property Zip Code	No tolerance
Qualifying FICO	No tolerance
Qualifying Total Debt Income Ratio	Apply 2.5% Tolerance If AUS = Yes and DTI > 0 or if AUS = No and DTI between 0 and 43, Do not Apply Tolerance if DTI >= 43 and AUS = No
Sales Price	No tolerance
Underwriting Guideline Product Name	No tolerance

Credit Underwriting

Canopy reviewed each Loan File to determine the adherence to defined underwriting or credit extension guidelines, standards, criteria or other requirements provided by the Client, including, as applicable, Ability to Repay (ATR) and Qualified Mortgage (QM) requirements. The Credit Qualification review consisted of the following:

Loan Attributes. To determine borrower program eligibility, Canopy verified the following loan attributes and, where applicable, re-calculated based on the information provided.

- Assets and Reserves;
- DTI;
- DSCR;
- Gross Income;
- Housing history;
- Lien Position;
- Loan Purpose;
- LTV/CLTV;
- Monthly debt service;
- Occupancy;
- Property Type;
- Qualifying PITI; and
- Residual Income.

Credit Application: For the Credit Application (1003), Canopy verified whether

- All known borrower-owned properties are disclosed on the REO Section;
- Borrower(s) employment history ;
- Citizenship and eligibility;
- First time home buyer status ;
- The application was signed by all borrowers; and
- The application was substantially completed.

Credit History: Canopy verified:

- A credit report or alternative credit history as applicable to loan type is present for each borrower;
- Bankruptcy and foreclosure seasoning;
- Capture the monthly consumer debt payments for use in the applicable DTI calculation;
- Installment and revolving payment history;
- Mortgage/rental payment history;
- Note and research the Real Estate Owned, OFAC, and Fraud alerts;
- Number of tradelines; and
- Representative Credit Score and Methodology.

Employment and Income: Canopy determined whether all applicable supporting documentation as required by the applicable Seller's Guidelines and Ability to Repay ("**ATR**") when applicable per above, were in the file. The documentation was used to verify whether the income used to qualify the Loan was calculated in accordance with the applicable Seller's Guidelines. Documentation verifying employment and income were deemed acceptable if it was a third-party document as required by the applicable Seller's Guidelines and ATR when applicable per above and may include:

- Verbal or Written VOE's;
- Paystubs;
- W-2 forms;
- Tax returns;
- Financial statements;
- Award letters;
- IRS Tax Transcripts (compared to Tax Returns provided by Borrower(s)).

Fraud Review: For all Loans, the Client provided the results from a third-party anti-fraud tool to Vendor. In accordance with the type of fraud report provided, Canopy utilized the results provided by the Client along with information in the Loan File, to identify and address any potential misrepresentations including:

- Borrower identity:
    - Social Security inconsistencies
    - Borrower name variations
- Employment:
- Licensing – reviewed NMLS data for:
    - Mortgage lender/originator
    - Loan officer
- Occupancy:
    - Borrower address history
    - Subject property ownership history
- OFAC.

Asset Review: Canopy assessed whether the asset documentation required by the applicable Seller's Guidelines and ATR, when applicable, was present in the Loan File. Canopy also conducted a review of the reserve calculation, if used to determine ATR or required by the applicable Seller's Guidelines, including a review of any large deposits. Canopy re-calculated gross, net, and liquid asset balances. The Asset Review also consisted of verifying the down payment, closing costs, prepaid items and reserves. Documentation used to verify assets for down payment, closing costs, prepaid items and reserves may have included:

- Depository account statements;
- Gift funds;
- Settlement statement or other evidence of conveyance and transfer of funds if a sale of assets was involved;
- Stock or security account statements; and/or
- VOD's.

Hazard/Flood insurance/Taxes: A review of the insurance present on the Loan was performed by Canopy as follows:

- Confirmed that the flood certification is for the correct borrower, property, lender and loan number and is a "Life of Loan" certification;
- Confirmed that the mortgagee clause lists the lender's name and "its successors and assigns;"
- Confirmed that the premium amount on both the hazard and flood insurance match what was used in the DTI calculations;
- For condominium properties, confirmed that the blanket policy meets the minimum amount of coverage in the guidelines;
- For properties in a flood zone per the flood certification, confirmed that flood insurance meets guideline requirements in the file and met the minimum required amount of coverage in the guidelines;
- Reviewed Tax Certificate to verify and compare monthly escrows used to calculate DTI matches and that taxes are current; and
- Verified that the hazard insurance meets the minimum required amount of coverage in the guidelines.

Automated Underwriting System Findings: N/A

Document Review

Canopy reviewed each Loan File and verified if the following documents, as applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Initial application (1003);
- Final application (1003);
- Note;
- Mortgage/Deed of Trust;
- Appraisal;
- Sales Contract;
- Title Commitment/Policy;
- Junior Lien/Subordination Agreement;
- Mortgage Insurance;
- Underwriting Approval Documentation inclusive, but not limited to documents listed in the Credit Review section herein;
- Flood Certification;
- Initial and Final Loan Estimate (LE);
- Initial and Final and Closing Disclosure (CD);
- Post-Consummation Closing Disclosure (PC-CD) [if applicable].

Business Purpose Validation

For Loans originated as Business Purpose loans (as defined by Regulation Z [12 CFR 1026], and its supporting commentary, the implementing regulation of the Truth-in-Lending Act ("TILA") [15 U.S.C. 1601 et seq.]), Canopy assessed that the facts and circumstances of the subject Loan did not trigger Consumer Purpose classification (also as defined by Regulation Z [12 CFR 1026], and its supporting commentary, the implementing regulation of the Truth-in-Lending Act [15 U.S.C. 1601 et seq.]).

"Missing Document" to Cleared Exception: In the event that there was no express statement in the Loan File, and there was no express evidence in the Loan File that the loan proceeds were used for "Business Purpose" Canopy assigned the file a "D" grade for missing said documentation. In the event that the express statement, or with clear, unequivocal documented evidence of use of loan proceeds for non-consumer, business purpose, was provided by the lender that defines and/or evidences the "primary purpose" of the Loan as "business purpose" the "D" grade – "Missing Document", was cleared by Canopy.

"Missing Document" to "B" Grade: In the event that there was no express statement in the Loan File, and there was no express evidence provided that the loan proceeds were used for "Business Purpose", Canopy gave the file a "D" grade, for missing documentation. In the event that there was not any express statement or evidence of business purpose use of the proceeds, then the "D" grade – "Missing Document" initial finding was re-graded after conducting a full Consumer Purpose, regulatory compliance review, as applicable to assignees for Consumer Purpose loans. In the event that the Loan did not violate any applicable regulatory compliance obligations, the Loan was re-graded as a "B" grade final finding.

"Material Compliance Violation": In the event that no express statement existed in the Loan File, Canopy assessed any and all documentation provided to determine what the actual use of the proceeds were, to best identify that the "primary purpose" of the Loan was not in fact for "business purpose" as relied upon by the lender, but is in fact for a "consumer purpose". If, in fact, evidence existed that the proceeds were used for personal, Consumer Purpose, then Canopy identified that the "primary purpose" of the Loan is not "business purpose" and as "consumer purpose" subject to the full Consumer Purpose regulatory compliance obligations of an originator as it applies to an assignee, with a material compliance exception of a "C" grade.

"Material Compliance Violation" to "B" Grade: The above noted Material Compliance Violation was re-graded to a "B" grade by conducting a full Consumer Purpose regulatory compliance review, as applicable to assignees for Consumer Purpose loans, and in the event that the Loan did not violate any applicable regulatory compliance obligations, the Loan was re-graded as a "B" grade final finding.

Compliance Review

Canopy reviewed each Loan File and, if applicable, verified that it was consummated in compliance with the applicable federal, state, and local anti-predatory lending statutes in effect at the time of origination of the Loan. Canopy' review included, but was not limited to, the verification and validation that each Loan met the relevant provisions of:

(i) **Anti-Predatory Lending** requirements, that are imposed by federal, state and/or local statutory, regulatory or authoritative determinations (e.g. state constitutional provisions, ordinances, interpretations, judicial determinations, etc.) that impose civil or criminal liability upon the Assignee or may cause significant loss severity to the value of the Loan, including HOEPA and any state and local high-cost home loan laws. Assignee shall have the meaning as defined in TILA;

(ii) the **Truth in Lending Act** ("TILA"), as amended by HOEPA, 15 U.S.C. §1601 et seq., as implemented by Regulation Z, 12 C.F.R. Part 1026;

(iii) the **Real Estate Settlement Procedures Act** ("RESPA"), 12 U.S.C. §2603, as implemented by Regulation X, 12 C.F.R. Part 1024;

(iv) the **Equal Credit Opportunity Act** ("ECOA") **, 15 U.S.C.** §1691 as implemented by Regulation B, 12 C.F.R. §1001.1(b);

I. Compliance Documentation Requirements

a. Review of the following documents as they related to regulatory compliance:
    i. Initial and final application (1003)
    ii. Note, including all addendums
    iii. Copy of note for any junior liens (if applicable)
    iv. Mortgage / Deed of Trust, including all riders
    v. Initial, Interim, and Final Loan Estimates ("LE")
    vi. Initial CD (i.e., the CD required to be received by the borrower(s) at least 3 business days prior to consummation) and re-disclosed CDs (as applicable and permitted by TILA/Regulation Z)
    vii. Notice of Right to Cancel (as applicable)
    viii. Rate Lock Date Information;
    ix. HOEPA Disclosures (if applicable)
    x. Initial Escrow Account Disclosure

II. Anti-Predatory Lending (Assignee Liability)

a. Loans were reviewed for violations of federal, state & local high cost, higher-priced and/or consumer finance laws and regulations that carry Assignee Liability, including those defined below. Any Loan that is determined to be classified and/or defined as high cost, higher-priced, subprime, threshold, predatory high risk, covered or similar classification/definition was reported.

III. Compliance Testing Elements

a. **Truth-in-Lending Act (TILA) / Regulation Z**: Loans were reviewed to determine compliance with the following requirements of TILA and Regulation Z, including, but not limited to, the following:

    i. **TILA/RESPA Integrated Disclosure Testing ("TRID")**. A review and comparison of LEs and CDs with a report outlining any TILA violations, including a re-calculation of disclosed finance charge, principal and interest calculations, proper completion of the Projected Payments table, total of payments, finance charge, amount financed, recalculation of disclosed APR and a review to determine disclosure differences were within the allowed tolerances and disclosures were provided within the required timeframes. Testing will be conducted to fulfill the elements Structured Finance Association (SFA) TRID Compliance Review Scope ("TRID Grid 4.0");

    ii. **Right of Rescission**. A review of the TILA Right of Rescission, Notice of Right to Cancel, including a verification of the transaction date and expiration date, ensuring proper execution of the Notice of Right to Cancel by all required parties, verifying the disbursement date and determining if a full three (3) day rescission period was adequately provided to the borrower(s). The appropriate Model Form will be tested according to applicable U.S. Court of Appeals, Circuit Court rulings;

    iii. **Qualified Mortgage and Ability to Repay**. A review to ensure the Loan meets the applicable Qualified Mortgage ("QM") and Ability-to-Repay ("ATR") requirements as set forth in regulations promulgated by the Consumer Financial Protection Bureau as found at 12 CFR § 1026.43. QM and ATR testing is detailed below.

b. **Real Estate Settlement Procedures Act (RESPA)/Regulation X**: Review to ensure compliance with RESPA/Regulation X documentation and timing requirements in effect at origination of the Loan for RESPA disclosures (Servicing Disclosure Statement; Affiliated Business Arrangement Disclosure; Initial Escrow Disclosure Statement; List of Homeownership Counselling Organizations).

c. **Equal Credit Opportunity Act (ECOA)/Regulation B**: Confirm compliance with the January 18, 2014 requirements regarding the disclosure of the right to receive a copy of appraisals within three (3) business days of application, the right to receive a copy of the appraisals at least three (3) business days prior to consummation and any applicable waiver. The disclosure of the right to receive a copy of appraisals may be met by the disclosure on the Loan Estimate pursuant to 12 CFR § 1026.27(m)(1).

d. **Fair Credit Reporting Act (FRCA)/Regulation V**: Confirm compliance with the current FCRA/Regulation V requirements regarding risk-based pricing notice, credit score disclosure and Notice to Home Loan Applicant, as applicable.

e. Miscellaneous Compliance Testing:

    i. Mandatory Arbitration – Canopy will report mandatory arbitration provisions present in the Loan File.

    ii. Single Premium Credit Insurance – Canopy will report single premium credit insurance policies or debt cancellation agreements present in the Loan File.

    iii. TPR will test for state prepayment and late charge restrictions. If a prepayment penalty that exceeds the state permitted penalty has expired, this must be reported.

State & Local Anti-Predatory Requirements

The following is an itemization of the generally understood current and historical state and local anti-predatory lending requirements, as customary in secondary market due diligence compliance testing:

- Arkansas Home Loan Protection Act, Ark. Stat. Ann. § 23-53-101 et seq.
- California Anti-Predatory Lending ("Covered Loan", Cal. Fin. Code § 4970 et seq.
- California Higher-Priced Mortgage Loan ("CA HPML"), Cal. Fin. Code §4995 et seq.
- Colorado Consumer Equity Protection Act, Colo. Rev. Stat. § 5-3.5-101 et seq.
- Connecticut Abusive Home Loan Lending Practices Act, Conn. Stat. Ann. §36a-746 et seq. and the Responsible Lending and Economic Security Act, Conn. House Bill 5577 (2008).
- Connecticut Nonprime Home Loans, Conn. Gen. Stat. §§ 36a-760 et seq. (2008-2009) and (2009-Current)
- District of Columbia Home Loan Protection Act of 2002, D.C. Official Code § 26-1151.01 et seq., as implemented by 20 D.C. Municipal Reg. § 2000.1 et seq. as well as DC Mortgage Disclosure Act of 2007.
- Florida Fair Lending Act, Fla. Stat. Ann. § 494.0078 et seq. (2002 – 2014).
- Georgia Fair Lending Act, Ga. Stat. Ann. § 7-6A-1 et seq. (as originally enacted by House Bill 02-1361 and as modified by Senate Bill 03-53).
- Idaho Residential Mortgage Practices Act, Idaho Code § 26-3101 et seq. (2003).
- Illinois High Risk Home Loan Regulations, 38 Ill. Admin. Code § 345.10 et seq. (Repealed)
- Illinois High Risk Home Loan Act, Public Act. 93-0561 (2003), Ill. Comp. Stat. tit. 815 §§ 137/1 et seq. (2004).
- Illinois Predatory Lending Database Program, Public Act 95-0691 (SB 1167).
- City of Chicago, Illinois, Anti-Predatory Lending Ordinance, Chicago Municipal Code, §§ 2-32-440; 2-32-455; 2-92-325; 4-4-155; 8-4-325.
- Cook County, Illinois, Anti-Predatory Lending Ordinance, Ordinance No. 240864 (2001) as amended by Illinois SB 1167 (2007).
- Indiana Home Loan Practices Act, as amended by HB 1179 (2005) Ind. Code § 24-9-1 et seq.
- Kansas Consumer Credit Code, Section 16a-3-308a, Kan. Stat. Ann. § 16a-1-101 et seq. 16.
- Kentucky Anti-Predatory Lending Statute, as amended by Kentucky House Bill 552 (2008), Ky. Rev. Stat. § 360.100 et seq.
- Maine, An Act to Enhance Consumer Protections in Relation to Certain Mortgages, 9A Me. Rev. Stat. Ann. §§ 8-103(1); 8-206(8); 8-206A and Maine Legislative Document 1869 (2007), 2125 (2008) and 1439 (2009), and regulation Z-3.
- Maryland Commercial Law, Mary. Stat. Ann. §§ 12-124.1; 12-127; 12-409.1; 12-1029 and as amended by Maryland Senate Bill 270 (2008) and Maryland Regulations under the Maryland Mortgage Lender Law (2009).
- Maryland Regulations for Higher Priced Mortgage Loans, as promulgated under the Maryland Mortgage Lender Law, Md. Code Ann., Fin. Instit. Code §§ 11-501 et seq.; Md. Code Regs. §§ 09.03.06.01 et seq.
- Massachusetts High-Cost Mortgage Regulations, 209 CMR § 32.32 et seq. including MA House Bill 4387 (2008) 20. Massachusetts Predatory Home Loan Practices Act, M.G.L. Chapter 183(C).
- Massachusetts "Borrower's Interest" Standard, M.G.L. Chapter 183, §28C.

- Massachusetts Mortgage Lender and Broker Regulations, 940 CMR § 8.00 (15-17).
- Massachusetts Regulations for Higher Priced Mortgage Loans, 209 Mass. Code Regs. §§ 32.00 et seq.
- Massachusetts Subprime ARMs to First Time Homebuyers, M.G.L. Chapter 184, §17B.5.
- Michigan Consumer Mortgage Protection Act, Mich. Stat. Ann. § 445-1631 et seq.
- Minnesota Mortgage Originator and Service Licensing Act, § 58.137 et al. (S.F. 2988 (2002) and as amended by House File 1004 and SF 98 (2007) and SF 3154 and 3214 (2008).
- Nebraska Mortgage Bankers Registration and Licensing Act, Neb. Stat.§ 45-702 et seq.
- Nevada Anti-Predatory Lending Law, AB No. 284 (2003), as amended by AB 4 (2007), Nev. Rev. Stat. § 598D.010 et seq.
- New Jersey Home Ownership Security Act of 2002, NJ Stat. Ann. § C:46:10B-22 et seq.
- New Mexico Home Loan Protection Act, SB 449 (2003) and as amended by SB 342 (2009), N.M. Stat. Ann. § 58-21A-1 et seq.
- New York High-Cost Home Loan Regulations (1A - Original Part 41), 3 NYCCR Part 41 (2001).
- New York High-Cost Home Loan Act (1B - § 6-l), N.Y. Bank. L. Ch. 626., as implemented by 3 NYCCR Part 41 (2003) and as amended by Senate Bill 8143-A (2008).
- New York Subprime Home Loans, NY Bank. Law § 6-m.
- North Carolina Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-1.1A to 24-10.2 and North Carolina Amendments to Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-9; 24-1.1(E)(a); 24-10.2(a) as amended.
- Ohio Anti-Predatory Lending Statute, HB 386, as amended by S.B. 185 (2006), Ohio Rev. Code Ann. § 1.63.
- Ohio Consumer Sales Practices Act, Ohio Rev. Code Ann. § 1345.01, as implemented by Ohio Admin. Rules § 109 4-3-01 et seq.
- City of Cleveland Heights, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 72-2003.
- Summit County, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 2004-618, Muni. Code §§ 201.01 et seq.
- Oklahoma Anti-Predatory Lending Law, House Bill No. 1574 (2003).
- Oklahoma Higher-Priced Mortgage Loans Law, Okla. Admin. Code §§ 160:45-9-1 et seq.
- Pennsylvania Consumer Equity Protection Act, 63 Pa. Cons. Stat. Ann. § 456.501 et seq.
- City of Providence, Rhode Island Predatory Lending Ordinance, Ordinance No. 245, Chapter 2006-33 as amended.
- Rhode Island Home Loan Protection Act, Chapter 25.2 of Title 34 of RI Gen. L. et seq., as implemented by Emergency Banking Regulation 3 (2006) and Final Banking Regulation 3 (2007) and amended by Senate Bill 371 (2007).
- South Carolina High-Cost and Consumer Home Loans Act, S.C. Code § 37-23-10 et seq.
- South Carolina Consumer Protection Code, S.C. Code 37-1-101 et seq.
- Tennessee Home Loan Protection Act of 2006, TN Code Annotated, Title 47 et seq.
- Texas High-Cost Home Loan Statute, TX. Fin. Code Ann. § 343.201 et seq.
- The disclosure requirements and prohibitions of Section 50(a)(6) and 50(f)(2) of Article XVI of the Texas Constitution
- Utah Residential Mortgage Practices Amendments, Utah Code Ann. § 61- 2c-102 et seq.
- Utah High Cost Home Loan Act, Utah Code § 61-2d-101 et seq.
- Vermont Interest Act, 9 V.S.A. § 104, implemented by Regulation B-98-2.
- Virginia Mortgage Lender and Broker Act (for loans originated prior to July 1, 2003), Va. Code Ann. §§ 6.1-413; 6.1-422, 6.1-428.
- Virginia Mortgage Lender and Broker Act (for loans originated after July 1, 2003), Va. Code Ann. §§ 6.1-411; 6.1-422.1, 6.1-425.1; 6.1-425.2.
- Washington House Bill 2770, Mortgage Lending and Homeownership, Chapter 108, Laws of 2008.
- West Virginia Residential Mortgage Lender, Broker and Servicer Act, W.Va. Code § 31-17-1 et seq.
- Wisconsin Responsible High Cost Mortgage Lending Act, Wis. Stat. § 428.202.
- Wyoming Credit Code, Wyo. Stat. Ann. §§ 40-14-101 et seq.

QUALIFIED MORTGAGE (QM)

With respect to QM (Safe Harbor and Rebuttable Presumption) designated loans, Canopy reviews the loan to determine whether, based on available information in the Loan File: (i) the loan contains risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable Agency as permitted under the QM final rule, Canopy reviews the loan to determine whether, based on available information in the Loan File the loan satisfied (i), (ii) and (iii) in the preceding paragraph and reviews the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated loan that satisfied the applicable requirements enumerated above, Canopy then determines whether the loan is a Safe Harbor QM or Rebuttable Presumption QM by comparing the loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage.

ABILITY TO REPAY (ATR)

Canopy reviews the loan to determine whether, based on available information in the Loan File, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability, the consumer's current employment status; (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

Note: for loans designated as QM – Agency eligible (QM – Temporary), Canopy will not review for compliance with the requirements of Appendix Q or General Ability to Repay.

Canopy reviews loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). Canopy does not represent or warrant that the factors for which it is reviewing the loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a loan. Canopy's review is based on information contained in the Loan File at the time it is provided to Canopy to review, and only reflects information as of that point in time.

Valuation Review

Canopy reviewed all appraisals and alternative value tools used to qualify the Loan for reasonableness of estimated value, integrity of comparable sales, completeness of data and eligibility of the appraiser, consistent with underwriting guidelines, variances, tolerances, and exception authorities established by Client. Additionally, Canopy determined that the appraised value appeared to be reasonably supported ("Value-Supported Analysis"), based on the valuation provided by the Independent Third-party Review.

- With respect to Title XI of FIRREA, Canopy checked for the presence of the appraiser's license, and reviewed for the presence of any red flags related to the mortgaged property that may have posed a risk to the property or occupants.
- With respect to USPAP, Canopy confirmed the appraiser's certification is present and executed within the original appraisal.

INDEPENDENT THIRD-PARTY VALUES, CU SCORES AND FHLMC REPS AND WARRANTS

Canopy applied a cascade methodology to determine if the original appraisal value was reasonably supported when compared to an independent third-party valuation product.

Valuation Reconciliation Process:
- If a Desk Review, or other acceptable review product, was provided supporting the origination appraised value within a -10% variance and acceptable confidence score, no additional products were required.
- In the event the Appraisal review process yielded material exceptions or had a value exceeding a negative ten percent (-10%) variance, a field review was ordered to further establish value.

Agency Eligible Loans:
- **For FNMA loans, if a CU Score was available and the CU Score was greater than 2.5, Canopy ordered a Desk Review. If the CU Score was less than or equal to 2.5, no Desk Review was required based on market acceptance of Agency Eligible Loans.**
- **For FHLMC loans, if the FHLMC Rep & Warrant Relief indicator was Not Eligible, Canopy ordered a Desk Review. If the FHLMC Rep & Warrant Relief indicator was Eligible, no Desk Review was required based on market acceptance of Agency Eligible Loans.**

GRADING COMPONENTS

Due Diligence Grading Criteria

Upon completion of the Loan File review, Canopy assigned comprehensive grading that considers critical factors based on the specific review completed, in addition to product, client, and rating agency requirements.

The NRSRO criteria referenced for this report and utilized for grading descriptions is based upon the NRSRO listed in the Form ABS Due Diligence-15E.

Final Event Grade	
A	Loan meets Credit, Compliance, and Valuation Guidelines.
B	The loan substantially meets published Client/Seller guidelines and/or eligibility in the validation of income, assets, or credit, is in material compliance with all applicable laws and regulations, and the value and valuation methodology is supported and substantially meets published guidelines.
C	The loan does not meet the published guidelines and/or violates one material law or regulation, and/or the value and valuation methodology is not supported or did not meet published guidelines.
D	Loan is missing documentation to perform a sufficient review.

Credit Event Grades	
A	The loan meets the published guidelines without any exceptions. The employment, income, assets, and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
B	The loan substantially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding published guidelines. The employment, income, assets and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
C	The loan does not substantially meet the published guidelines. There are not sufficient compensating factors that justify exceeding the published guidelines. The employment, income, assets or occupancy are not supported and justifiable. The borrower's willingness and ability to repay the loan were not documented or are unreasonable.
D	There was not sufficient documentation to perform a review or the credit file was not furnished.

Compliance Event Grades	
A	The loan is in compliance with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties.
B	The loan is in material compliance with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties. Client review required.
C	The loan violates one material law or regulation. The material disclosures are absent, or the legal documents do not accurately reflect the agreed upon loan terms or all required applicants did not execute the documents.
D	There was not sufficient documentation to perform a review, or the required legal documents were not furnished.

Valuation Event Grade	
A	The value is supported within 10% of the original appraisal by supporting documents (CDA, Field Review or Second Appraisal). The appraisal was performed on an "as-is" basis and the property is complete and habitable at origination. The appraiser was appropriately licensed and used GSE approved forms.
B	The valuation methodology substantially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding guidelines. The appraisal was performed on an "as-is" basis and the property is complete and habitable. The appraiser was appropriately licensed and used GSE approved forms.
C	The value is not supported within 10% of the original appraisal. The valuation methodology did not meet the published guidelines and there were not sufficient compensating factors for exceeding published guidelines. The property is in below "average" condition, or the property is not complete or requires significant repairs. The appraisal was not performed on an "as is" basis. The appraiser was not appropriately licensed or did not use GSE approved forms
D	The file was missing the appraisal or there was not sufficient valuation documentation to perform a review.

FINDINGS SUMMARY

Summary Overview

Canopy's review concluded the grading of the Credit, Property/Valuation, and Compliance sections.

Canopy's review concluded an overall grade of "B" for 5.24% or twelve (12) Loans and an overall grade of "A" for 94.76% or two hundred seventeen (217) Loans.

Canopy's review concluded a credit grade of "B" for 5.24% or twelve (12) Loans and a credit grade of "A" for 94.76% or two hundred seventeen (217) Loans.

Canopy's review concluded a compliance grade of "B" for 0.00% or zero (0) Loans and a compliance grade of "A" for 100.00% or two hundred twenty-nine (229) Loans.

Canopy's review concluded a property/valuation grade of "B" for 0.00% or zero (0) Loans and a property/valuation grade of "A" for 100.00% or two hundred twenty-nine (229) Loans.

FINDINGS TABLE

REVIEW TABLES

OVERALL REVIEW RESULTS

Final Grade	Loan Count	% of Sample
A	217	94.76%
B	12	5.24%
C	0	0.00%
D	0	0.00%
Grand Total	**229**	**100.00%**

CREDIT REVIEW RESULTS

Final Grade	Loan Count	% of Sample
A	217	94.76%
B	12	5.24%
C	0	0.00%
D	0	0.00%
Grand Total	**229**	**100.00%**

COMPLIANCE REVIEW RESULTS

Final Grade	Loan Count	% of Sample
A	229	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%
Grand Total	**229**	**100.00%**

PROPERTY REVIEW RESULTS

Final Grade	Loan Count	% of Sample
A	229	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%
Grand Total	**229**	**100.00%**

Additional Loan Summary Details

Amortization Type	Loan Count	% of Loans	Original Balance
Fixed	227	99.13%	$115,626,322.00
ARM	2	0.87%	$1,559,400.00
Total	**229**	**100.00%**	**$117,185,722.00**

Lien Position	Loan Count	% of Loans	Original Balance
First	229	100.00%	$117,185,722.00
Second	0	0.00%	$0.00
Total	**229**	**100.00%**	**$117,185,722.00**

Loan Purpose	Loan Count	% of Loans	Original Balance
Cash Out: Debt Consolidation— Proceeds used to pay off existing loans other than loans secured by real estate	0	0.00%	$0.00
Cash Out: Home Improvement/Renovation	1	0.44%	$1,120,000.00
Cash Out: Other/Multi-Purpose/Unknown Purpose	51	22.27%	$30,702,400.00
Limited Cash Out (GSE Definition)	0	0.00%	$0.00
First Time Home Purchase	18	7.86%	$10,953,847.00
Other Than First Time Home Purchase	134	58.52%	$57,200,725.00
Rate/Term Refinance - Borrower Initiated	25	10.92%	$17,208,750.00
Total	**229**	**100.00%**	**$117,185,722.00**

Original Term	Loan Count	% of Loans	Original Balance
120 Months	0	0.00%	$0.00
121 - 180 Months	0	0.00%	$0.00
181 - 240 Months	0	0.00%	$0.00
241 - 300 Months	0	0.00%	$0.00
301 - 360 Months	227	99.13%	$113,933,222.00

421 - 480 Months	2	0.87%	$3,252,500.00
Total	**229**	**100.00%**	**$117,185,722.00**

Occupancy	Loan Count	% of Loans	Original Balance
Owner Occupied	54	23.58%	$43,742,112.00
Second Home	6	2.62%	$4,605,800.00
Investment Property	169	73.80%	$68,837,810.00
Total	**229**	**100.00%**	**$117,185,722.00**

DATA COMPARISON RESULTS

Of the two hundred twenty nine (229) mortgage loan files reviewed, eighty-four (84) unique loans (36.68% by number) have one hundred ninety-four (194) tape comparison discrepancies across forty-four (44) data fields.

Field Label	Logic Applied	# Loans with Discrepancy	Total Times Compared	% Variance
B1 Verified Citizenship Designation	No tolerance	1	229	0.44%
Borrower 1 First Name	No tolerance	3	229	1.31%
Borrower 1 Last Name	No tolerance	4	229	1.75%
Borrower 1 Self-Employment Flag	No tolerance	3	229	1.31%
Business Purpose Flag	No tolerance	5	229	2.18%
Calculated DSCR	.25% tolerance	9	229	3.93%
Escrow Flag	No tolerance	3	229	1.31%
Final Qualifying Property Value	No tolerance	5	229	2.18%
First Payment Date	No tolerance	3	229	1.31%
Interest Rate	No tolerance	3	229	1.31%
Lien Position	No tolerance	4	229	1.75%
Loan Amount	No tolerance	2	229	0.87%
Loan ID	No tolerance	10	229	4.37%
Maturity Date	No tolerance	9	229	3.93%
Monthly Property Tax Amount	No tolerance	1	229	0.44%
Mortgage Origination Channel	No tolerance	16	229	6.99%

Note Date	No tolerance	3	229	1.31%
Occupancy	No tolerance	5	229	2.18%
Originator DSCR	.25% tolerance	2	229	0.87%
Prepayment Penalty Flag	No tolerance	10	229	4.37%
Primary Appraised Property Value	No tolerance	1	229	0.44%
Primary Mortgage or Rent Times 30	No tolerance	1	229	0.44%
Primary Mortgage or Rent Times 30day 24Months	No tolerance	1	229	0.44%
Primary Mortgage or Rent Times 60day 24Months	No tolerance	1	229	0.44%
Property Address	No tolerance	4	229	1.75%
Property Attachment Type	No tolerance	1	229	0.44%
Property City	No tolerance	1	229	0.44%
Property Type	No tolerance	18	229	7.86%
Property Zip Code	No tolerance	2	229	0.87%
Qualifying CLTV	Apply 1% Tolerance if < 80%	6	229	2.62%
Qualifying FICO	No tolerance	11	229	4.80%
Qualifying Housing Debt Income Ratio	No tolerance	1	229	0.44%
Qualifying Interest Rate	No tolerance	3	229	1.31%
Qualifying LTV	Apply 1% Tolerance if < 80%	7	229	3.06%
Qualifying Monthly P&I Amount	No tolerance	9	229	3.93%
Qualifying Rent Income Source	No tolerance	2	229	0.87%
Qualifying Total Debt Income Ratio	Apply 2.5% Tolerance If AUS = Yes and DTI > 0 or if AUS = No and DTI between 0 and 43 , Do not Apply Tolerance If DTI >= 43 and AUS = No	5	229	2.18%
Qualifying Total Housing Expense PITIA	No tolerance	5	229	2.18%
Refinance Type	No tolerance	2	229	0.87%
Reviewed Appraised Property Value	No tolerance	1	229	0.44%
Sales Price	No tolerance	3	229	1.31%
Underwriting Guideline Version Date	No tolerance	2	229	0.87%

Verified Doc Type	No tolerance	5	229	2.18%
Vested Business Entity Type	No tolerance	1	229	0.44%

Disclaimer

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Exhibit 99.7

LOAN INFORMATION				INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
305232736			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232737			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232738			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191765			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191783			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214727			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232635			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214502			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232727			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232732			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232730			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232731			xxx	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232734			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232735			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232724			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232729			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232700			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214732			xxx	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232677			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232673			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232674			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232664			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232671			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232666			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232669			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232662			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232665			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232672			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232670			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232667			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232668			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232733			xxx	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232627			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232603			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232630			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232633			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232626			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232811			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232631			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232624			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232629			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232632			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232625			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232628			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232634			xxx	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232623			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232726			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232695			xxx	D	D	D	D	D	A	A	A	A	A	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232694			xxx	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232703			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232602			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232596			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214715			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232728			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232723			xxx	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232554			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232551			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232549			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232552			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232550			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182138			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232553			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232547			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232546			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232548			xxx	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182445			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232720			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232701			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232696			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232637			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214718			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232600			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182501			xxx	D	D	D	D	D	C	C	C	C	C	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214703			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232597			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232659			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232658			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232657			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182474			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232661			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232598			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232697			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232530			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241204			xxx	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182090			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232534			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182209			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232532			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232529			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241205			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232533			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232699			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182137			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182134			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232636			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182358			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232653			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232577			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232576			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232575			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232574			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232583			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232725			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182216			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182130			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182331			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232573			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232495			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305182343			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232572			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232565			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241202			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214922			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232522			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232528			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232599			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232526			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232523			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232578			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232579			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232564			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232561			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232558			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232525			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232524			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232571			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232569			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182129			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214597			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232652			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232582			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232559			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232557			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214990			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214652			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214825			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232515			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182389			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232505			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232650			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232502			xxx	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232638			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232511			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232514			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232501			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232504			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232506			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232503			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232510			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232509			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232508			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182388			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232563			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232555			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232507			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232513			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232512			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232500			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182336			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214946			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232586			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232560			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182398			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182534			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232693			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232464			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214469			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182338			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182294			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214437			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232675			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214884			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232469			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232467			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232468			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182259			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214976			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214787			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182333			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232580			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232810			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214431			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214694			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232702			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182219			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232466			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232497			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241188			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232462			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241176			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214415			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214402			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214753			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214406			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214770			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232451			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232449			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232452			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241167			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241168			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241169			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232454			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232453			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241171			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241170			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232450			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241187			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241172			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241175			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241182			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241166			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241185			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241165			xxx	C	C	C	C	C	C	C	C	C	C	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241160			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241162			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241159			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241161			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241163			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241164			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241179			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241181			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241173			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241174			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241184			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241152			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241153			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241155			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241154			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232566			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B

Loan ID	Seller Loan ID	Investor Loan ID	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Current/Final Loan Grade	Compliance Initial Loan Grade	Compliance Current/Final Loan Grade	Property Initial Loan Grade	Property Current/Final Loan Grade	Queue	Finding Code	Date Created	Date Modified	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Finding Comments	Seller Comments	Resolution Comments	Reviewer Comp Factor	Originator Comp Factors	Finding Documents	Originator QM Status	Final Reviewed QM Status	Loan Amount	Property State	Occupancy	Loan Purpose	Refinance Purpose	Acknowledged / WaivedBy	Waiver in File?	Unique Finding ID
305232736			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232737			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-04-08 06:46	2026-04-09 13:45	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-04/09/2026 Ready for Review-Document Uploaded. - Buyer-04/09/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx . - Due Diligence Vendor-04/08/2026		Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-04/09/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 118.16 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	8543862
305232738			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305191765			D	A	D	A	A	A	A	A	Closed	FCRE1145	2026-04-28 01:38	2026-04-29 06:51	Resolved	1 - Information	D	A	Credit	Missing Doc - Title	Title Document Missing	Resolved-Title Document is fully Present - Due Diligence Vendor-04/29/2026 Ready for Review-Document Uploaded. - Buyer-04/28/2026 Open-Title Document is missing Subject Property Title document is Missing, Provide Subject Property Title document. - Due Diligence Vendor-04/28/2026		Resolved-Title Document is fully Present - Due Diligence Vendor-04/29/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.57 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.83 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.77% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		title.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	8910738
305191783			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-04-28 06:43	2026-04-30 19:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Fraud report is present. - Due Diligence Vendor-04/30/2026 Ready for Review-Document Uploaded. - Seller-04/30/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-04/28/2026	Ready for Review-Document Uploaded. - Seller-04/30/2026	Resolved-Fraud report is present. - Due Diligence Vendor-04/30/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.83% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 83.13 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.20 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	8914884
305191783			D	A	D	A	A	A	A	A	Closed	FCRE1254	2026-04-28 16:09	2026-04-30 19:52	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-WD is present - Due Diligence Vendor-04/30/2026 Ready for Review-Document Uploaded. - Seller-04/30/2026 Open-Property Title Issue Deed conveying subject from Trust to xxx and xxx . - Due Diligence Vendor-04/28/2026	Ready for Review-Document Uploaded. - Seller-04/30/2026	Resolved-WD is present - Due Diligence Vendor-04/30/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.83% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 83.13 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.20 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	8930322
305214727			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232635			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214502			C	A	C	A	A	A	A	A	Closed	FCRE1253	2026-05-27 08:49	2026-07-08 16:46	Resolved	1 - Information	C	A	Credit	Eligibility	Missing Property Tax Cert	Resolved-Sorry for all the trouble but page 4 makes it much clearer where the amount came from. - Due Diligence Vendor-07/08/2026 Resolved-Property Tax Cert Provided - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. HOPEFULLY the last response....... 1. The xxx was determined by the xxx on the tax bill divided by 171 units. This estimate is very conservative compared to the spreadsheet that was uploaded last week. We received email confirmation today that the owners won't be assessed on their individual units until 2027 (email attached). And please refer to the folio number on the spreadsheet and tax bill and title commitment. They all match. Hopefully this will help clear this conditon. - Seller-07/08/2026 Counter-sorry but the estimate provided is almost twice as high as what was used and doesn't identify the subject property. So where did the xxx monthly (xxx annual) tax estimate come from. That's what we are trying to document. - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. Let's try this hopefully for the last time....... - Seller-07/01/2026 Counter-How was the amount escrowed determined? The title company's calculation would be xxx monthly, besides it's for the uncompleted condo. Where are the calculations for the xxx used on the HUD1? Did someone use the xxx property website? - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. The spreadsheet that was uploaded yesterday is what we received from the title company. Email attached. Please clear. Thanks - Seller-07/01/2026 Counter-Thanks for the document but it's a tax worksheet for the 2025 property taxes on the uncompleted condo. What did the title company or lender use to determine estimated property taxes. Generally the title company has a worksheet or a printout of xxx county estimated property taxes. - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. - Seller-06/30/2026 Counter-Please provide the worksheet used to determine the property taxes. Usually there is a tax information sheet prepared by the title company showing estimated taxes. The only tax bill in file is for the whole building as you mentioned earlier and the larger amounts are the only tax amounts on the title commitment. - Due Diligence Vendor-06/22/2026 Ready for Review-Please escalate this to management. There isn't a tax cert for the individual unit yet. NEW CONSTRUCTION. Please use the estimate title used on the final HUD 1. - Seller-06/21/2026 Counter-Document Uploaded. Missing Tax cert for the Taxes for the subject loan - Lender used xxx per month, documentation to support the amount is missing. - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. Please see attached. NOTE: This is a brand-new condo, and the bill in the file is for the whole building. - Seller-06/07/2026 Counter-The Property Tax Cert reflects annual taxes as xxx / 12 = xxx per month - The Lender used xxx x 12 = xxx - Missing the Tax cert to support Lenders monthly tax amount - Due Diligence Vendor-06/02/2026 Ready for Review-Document Uploaded. Rebut-the tax bill, which is attached, is correct. Please see top of cert which shows what the seller paid in November. - Seller-05/31/2026 Open-Missing Property Tax Cert. Tax cert page no 1008 is showing tax amount $0.00. - Due Diligence Vendor-05/27/2026	Ready for Review-Document Uploaded. HOPEFULLY the last response....... 1. The xxx was determined by the xxx on the tax bill divided by 171 units. This estimate is very conservative compared to the spreadsheet that was uploaded last week. We received email confirmation today that the owners won't be assessed on their individual units until 2027 (email attached). And please refer to the folio number on the spreadsheet and tax bill and title commitment. They all match. Hopefully this will help clear this conditon. - Seller-07/08/2026 Ready for Review-Document Uploaded. Let's try this hopefully for the last time....... - Seller-07/01/2026 Ready for Review-Document Uploaded. The spreadsheet that was uploaded yesterday is what we received from the title company. Email attached. Please clear. Thanks - Seller-07/01/2026 Ready for Review-Document Uploaded. - Seller-06/30/2026 Ready for Review-Please escalate this to management. There isn't a tax cert for the individual unit yet. NEW CONSTRUCTION. Please use the estimate title used on the final HUD 1. - Seller-06/21/2026 Ready for Review-Document Uploaded. Please see attached. NOTE: This is a brand-new condo, and the bill in the file is for the whole building. - Seller-06/07/2026 Ready for Review-Document Uploaded. Rebut-the tax bill, which is attached, is correct. Please see top of cert which shows what the seller paid in November. - Seller-05/31/2026	Resolved-Sorry for all the trouble but page 4 makes it much clearer where the amount came from. - Due Diligence Vendor-07/08/2026 Resolved-Property Tax Cert Provided - Due Diligence Vendor-07/08/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 13.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 75% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9394549
305232727			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232732			D	A	A	A	D	A	A	A	Closed	FCOM1233	2026-07-01 04:51	2026-07-02 18:34	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	The Final 1003 is Incomplete	Resolved-1003 is present - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Buyer-07/02/2026 Open-The Final 1003 is Incomplete Provided updated Final 1003 with the Correct borrower monthly qualify income. Also only received partial final 1003 for B1 - Due Diligence Vendor-07/01/2026		Resolved-1003 is present - Due Diligence Vendor-07/02/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 41.9% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 16.65 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6.03 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10016004
																									Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 180.65 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 18.50 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 32.71 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 32.72 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage													

305232730			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-02 02:40	2026-07-06 14:08	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/06/2026 Resolved- - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. - Buyer-07/02/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/06/2026	Ratio equals 0.19 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 21.9% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10035626
305232731			D	A	D	A	D	A	D	A	Closed	FPRO1244	2026-06-04 10:32	2026-06-09 10:22	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-06/09/2026 Ready for Review-Document Uploaded. - Seller-06/08/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-06/04/2026	Ready for Review-Document Uploaded. - Seller-06/08/2026	Resolved-Desk review provided - Due Diligence Vendor-06/09/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9555603
305232731			D	A	D	A	D	A	D	A	Closed	FPRO1242	2026-06-03 08:33	2026-06-09 10:22	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Appraisal is Missing - Missing primary appraisal. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525608
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1241	2026-06-03 08:33	2026-06-09 10:22	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Purchase Contract Is Missing - Due Diligence Vendor-06/03/2026		Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525609
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5116	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	VOM or VOR missing/required	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. Both borrowers live rent free. B1 - home owned by husband only. B2 lives in free and clear property - documentation provided. - Seller-06/05/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. Provide the below documents to verify Housing History for B1&B2- 1. B1 – Provide a signed rent-free letter from the property owner/landlord for xxx , confirming Borrower has resided at the property rent-free for the most recent 24-month housing history period. B2 – Provide a Verification of Mortgage (VOM) for the property located at xxx , as disclosed on the loan application. If the property was sold, refinanced, or otherwise transferred, provide supporting documentation evidencing the disposition and payment history, as applicable. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. Both borrowers live rent free. B1 - home owned by husband only. B2 lives in free and clear property - documentation provided. - Seller-06/05/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526002
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5770	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Credit Report is Missing	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Borrower 1 Credit Report is Missing. Provide Complete Credit Report document for B1 to verify Credit scores, Tradelines and any derogatory events. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525997
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5771	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Credit Report is Missing	Resolved-Borrower 2 Credit Report is not missing. - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Borrower 2 Credit Report is Missing. Provide Complete Credit Report document for B2 to verify Credit scores, Tradelines and any derogatory events. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Borrower 2 Credit Report is not missing. - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525998
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1202	2026-06-05 11:16	2026-06-08 09:24	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report Partially Provided	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. - Seller-06/05/2026 Open-Received page 1 of each fraud report. Please provide the whole complete fraud report for both borrowers - Due Diligence Vendor-06/05/2026 Open-Third Party Fraud Report Partially Provided - Due Diligence Vendor-06/05/2026	Ready for Review-Document Uploaded. - Seller-06/05/2026	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9580869
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1201	2026-06-03 08:39	2026-06-08 09:24	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/08/2026 Resolved- - Due Diligence Vendor-06/05/2026 Counter-Received page 1 of each fraud report. Please provide the whole complete fraud report for both borrowers - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing Third Party Fraud Report Provide Complete Third Party Fraud Report to verify all the High alerts , Variance and OFAC are been addressed. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525789
305232731			D	A	D	A	D	A	D	A	Closed	FCRE6843	2026-06-03 14:19	2026-06-05 11:18	Resolved	1 - Information	C	A	Credit	Assets	Asset General	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing proof of Earnest Money deposit receipt. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9538830
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1182	2026-06-03 09:01	2026-06-05 11:17	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-1008/Underwriting Summary Not Provided Provide 1008/Underwriting Summary to verify loan terms. - Due Diligence Vendor-06/03/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526205
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1197	2026-06-03 14:18	2026-06-05 11:17	Resolved	1 - Information	C	A	Credit	Eligibility	Audited FICO is less than Guideline FICO	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Audited FICO of is less than Guideline FICO of 640 Missing credit report. - Due Diligence Vendor-06/03/2026		Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9538818
													2026-06-03	2026-06-		1 -					Asset 1 Does Not Meet Guideline	Resolved-Asset 1 Meets Guideline Requirements - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Asset 1 Does Not Meet Guideline Requirements Provide complete asset documentation for xxx ending in xxx . Documentation must include the most recent account statements sufficient to verify ownership, account balances. - Due Diligence Vendor-	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Asset 1 Meets Guideline Requirements - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six			ATR/QM: Not	ATR/QM: Not								

305232731			D	A	D	A	D	A	D	A	Closed	FCRE1479	08:56	05 11:13	Resolved	Information	C	A	Credit	Assets	Requirements	06/03/2026			(6) Or More Months		xxx	Applicable	Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526121
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1480	2026-06-03 08:56	2026-06-05 11:13	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Asset 2 Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Asset 2 Does Not Meet Guideline Requirements Provide complete asset documentation for xxx account ending in xxx . Documentation must include the most recent account statements sufficient to verify ownership, account balances. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Asset 2 Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526122
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1728	2026-06-04 10:48	2026-06-05 11:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing rent comparable schedule form 1007	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Please see page 2 of 7 for Market Rent Analysis completed by the appraiser - Seller-06/04/2026 Open-Missing form 1007 Single-Family Comparable Rent Schedule, completed by a licensed/certified appraiser. - Due Diligence Vendor-06/04/2026	Ready for Review-Document Uploaded. Please see page 2 of 7 for Market Rent Analysis completed by the appraiser - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9555976
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1161	2026-06-03 08:36	2026-06-05 11:06	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Certificate Missing	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing Flood Certificate Provide Complete Flood Certificate for subject Property -xxx - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525651
305232731			D	A	D	A	D	A	D	A	Closed	FCRE8012	2026-06-03 09:24	2026-06-05 11:04	Resolved	1 - Information	D	A	Credit	Missing Doc	Purchase Contract is missing or unexecuted	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Provide complete and executed Purchase Contract along with applicable addendums. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526619
305232731			D	A	D	A	D	A	D	A	Closed	FCOM1231	2026-06-03 07:57	2026-06-05 10:44	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-The Initial 1003 is Present - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-The Initial 1003 is Missing Provide fully executed and completed initial 1003. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-The Initial 1003 is Present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525121
305232734			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Refinance	No Cash Out - Borrower Initiated			
305232735			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Refinance	Cash Out - Other			
305232724			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-02 08:46	2026-07-07 14:11	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. - Buyer-07/07/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 37.85 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10039899
305232729			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232700			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1182	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months	1008.pdf	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613229
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1197	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	C	A	Credit	Eligibility	Audited FICO is less than Guideline FICO	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 660 - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Audited FICO of is less than Guideline FICO of 660 - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 660 - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613230
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1258	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	D	A	Credit	Missing Doc - Approval Info	Collateral Underwriter Missing	Resolved-Collateral Underwriter Provided or Not Applicable - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026 Open-Please verify Collateral Underwriter Score Provided is actually Missing. - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026	Resolved-Collateral Underwriter Provided or Not Applicable - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months	1008.pdf	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613231
305214732			D	A	D	A	A	A	D	A	Closed	FPRO1242	2026-06-08 11:24	2026-06-11 12:15	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Appraisal is Missing - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9606842
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1161	2026-06-08 11:29	2026-06-11 12:05	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Certificate Missing	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. flood cert attached - Seller-06/10/2026 Open-Missing Flood Certificate - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. flood cert attached - Seller-06/10/2026	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months	flood cert.pdf	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607014
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1157	2026-06-08 11:29	2026-06-11 12:05	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Hazard Insurance Policy is Missing	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. Hazard insurance uploaded - Seller-06/10/2026 Open-Missing Hazard Insurance Policy - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. Hazard insurance uploaded - Seller-06/10/2026	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months	hazard insurance.pdf	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607015
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1201	2026-06-08 11:30	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. fraud report attached - Seller-06/10/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. fraud report attached - Seller-06/10/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months	fraud report.pdf	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607035
													2026-									Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. CREDIT REPORT ATTACHED - Seller-06/10/2026 Open-Borrower 1 Credit Report is Missing. - Due	Ready for Review-Document Uploaded. CREDIT REPORT ATTACHED - Seller-	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By			ATR/QM:	ATR/QM:								

305214732			D	A	D	A	A	A	D	A	Closed	FCRE5770	06-08 13:09	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Credit Report is Missing	Diligence Vendor-06/08/2026	06/10/2026	06/11/2026	Six (6) Or More Months		CREDIT REPORT.pdf	Not Applicable	Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9610322
305214732			D	A	D	A	A	A	D	A	Closed	FCRE5116	2026-06-08 13:09	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc	VOM or VOR missing/required	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9610326
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1467	2026-06-09 16:24	2026-06-11 12:01	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Asset 1 Provided - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. statements attached - Seller-06/10/2026 Open-Provide asset statement for xxx . - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. statements attached - Seller-06/10/2026	Resolved-Asset 1 Provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9639837
305232677			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232673			C	A	A	A	C	A	A	A	Closed	FCOM2186	2026-06-10 10:10	2026-07-08 07:39	Resolved	1 - Information	C	A	Compliance	TRID	Final CD: Prepayment Penalty is missing or inaccurate	Resolved-Docs received and updated. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached re-recorded corrections thank you - Seller-07/08/2026 Counter-Missing page 1 re-record declaration or cover sheet stating the reason for the re-record and Email or other documentation from title confirming they will re-execute/re-record. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. Please see attached curative docs for review - per attorney mortgage will be recorded and xxx has the intent to re-record. Old Note Voided - Updated Note, Addendum, DOT, RIDERS PCCD executed by bwr post close. - Seller-07/01/2026 Open-The Closing Disclosure and Closing Instructions indicate that the loan is subject to a prepayment penalty. However, the executed Note and Deed of Trust included in the file do not contain any prepayment penalty provisions. As a result, a prepayment penalty calculation could not be completed on the Note review tab. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. Please see attached re-recorded corrections thank you - Seller-07/08/2026 Ready for Review-Document Uploaded. Please see attached curative docs for review - per attorney mortgage will be recorded and xxxxxxx has the intent to re-record. Old Note Voided - Updated Note, Addendum, DOT, RIDERS PCCD executed by bwr post close. - Seller-07/01/2026	Resolved-Docs received and updated. - Due Diligence Vendor-07/08/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 11.33 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9654208
305232674			C	A	C	A	A	A	A	A	Closed	FCRE1200	2026-06-08 07:51	2026-06-17 11:19	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-06/17/2026 Ready for Review-Please refer to xxx Program Guides. Minimum Loan Amount is xxx . - Seller-06/15/2026 Open-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx . No exceptions in file. - Due Diligence Vendor-06/10/2026	Ready for Review-Please refer to xxx Program Guides. Minimum Loan Amount is xxx. - Seller-06/15/2026	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-06/17/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 73.76 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9602200
305232664			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-06-08 06:59	2026-06-11 14:27	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. Please see attached - Seller-06/10/2026 Open-1008/Underwriting Summary Not Provided Missing final 1008 - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. Please see attached - Seller-06/10/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026			1008 - Transmittal Summary.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9601086
305232671			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232666			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232669			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-06-10 15:02	2026-06-19 06:57	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/19/2026 Ready for Review-Document Uploaded. Please see attached - Good morning The agent provided the replacement cost in the amount of xxx this covers 100% of replacement cost , not sure if investor saw the RCE that was in the file Thank you - Seller-06/18/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx Dwelling coverage on HOI is short xxx . Please provide policy that shows the difference made up. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. Please see attached - Good morning The agent provided the replacement cost in the amount of xxx this covers 100% of replacement cost , not sure if investor saw the RCE that was in the file Thank you - Seller-06/18/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/19/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 114.11 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 58.62% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 8.58 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9666933
305232662			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232665			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232672			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232670			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232667			C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-06-11 08:41	2026-07-01 09:43	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved- - Due Diligence Vendor-07/01/2026 Ready for Review-Per xxx guidelines, Foreign Nationals only need to have a two year housing history on the 1003 per credit guidelines. Borrowers have owned their current residence for 5 years. Verified with xxx that a mortgage or payment history does not need to be provided, just a two year housing history listed on the 1003 to meet xxx guidelines. - Seller-06/30/2026 Open-Missing evidence of Professional Investor Experience, first time investors ineligible. - Due Diligence Vendor-06/11/2026	Ready for Review-Per xxx guidelines, Foreign Nationals only need to have a two year housing history on the 1003 per credit guidelines. Borrowers have owned their current residence for 5 years. Verified with xxx that a mortgage or payment history does not need to be provided, just a two year housing history listed on the 1003 to meet xxx guidelines. - Seller-06/30/2026		Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 117.56 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9684824
305232667			C	A	C	A	A	A	A	A	Closed	FCRE1159	2026-06-09 02:24	2026-06-25 11:50	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Disbursement Date	Resolved-Lox from Insurance company stating, no claims were filed from xxx -xxx - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. No claims filed from xxx - Seller-06/25/2026 Open-Hazard Insurance Effective Date of xxx is after the Disbursement Date of xxx . - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. No claims filed from xxx - Seller-06/25/2026	Resolved-Lox from Insurance company stating, no claims were filed from xxx - Due Diligence Vendor-06/25/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 117.56 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9620653
305232668			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232733			D	A	D	A	C	A	A	A	Closed	finding-3939	2026-06-12 11:45	2026-06-25 15:31	Resolved	1 - Information	C	A	Compliance	ComplianceEase	TRID Rate Lock Disclosure Delivery Date Test	Resolved-Received lock confirmation - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. - Seller-06/23/2026 Open-**** Mavent report provided shows a rate lock date of xxx . RLE was disclosed xxx . - Due Diligence Vendor-06/12/2026 Open- - Due Diligence Vendor-06/12/2026	Ready for Review-Document Uploaded. - Seller-06/23/2026	Resolved-Received lock confirmation - Due Diligence Vendor-06/25/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9719155
305232733			D	A	D	A	C	A	A	A	Closed	FCRE7497	2026-06-11 10:53	2026-06-24 10:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved- - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Buyer-06/23/2026 Open-Provide tax cert for REO property - xxx . Tax certs in the file does not belong to this address. - Due Diligence Vendor-06/11/2026			Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 807 is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9689430
																						Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/23/2026 Counter-Missing addendum to the Sales contract reflects the decrease is the sales price - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. - Seller-06/16/2026 Open-Purchase Contract is Partial copy. Provide purchase price addendum/corrected documentation for loan terms. Purchase price decreased from xxx to xxx . All docs provided shows purchase price xxx	Ready for Review-Document Uploaded. - Seller-06/23/2026	Resolved-Purchase Contract Issue	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58			Non-QM:	Non-QM:								

305232733			D	A	D	A	C	A	A	A	Closed	FCRE2000	2026-06-11 09:59	2026-06-24 10:38	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Incomplete or Unexecuted Purchase Contract	. Loan terms based on the new purchase price is required. - Due Diligence Vendor-06/11/2026	Ready for Review-Document Uploaded. - Seller-06/16/2026	Resolved - Due Diligence Vendor-06/24/2026	Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Lender documented all ATR UW factors	Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9687469
305232627			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232603			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232630			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232633			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232626			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232811			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232631			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232624			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232629			D	B	D	B	A	A	A	A	Closed	FCRE1194	2026-06-16 14:56	2026-07-07 15:20	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Lender exception for property located in declining market requiring LTV reduction. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. Exception approved - Seller-07/07/2026 Counter-Exception approval (not request) should come from lender (xxx), xxx does not make exception approvals. That is conducted between lenders. Thank you. - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Counter-an Exception request was provided however, Approval for exception requests would come from the Lender. xxx does not approve these requests. - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Audited LTV of 80% exceeds Guideline LTV of 75%. Appraisal states property is in a declining market and exception was not provided - Due Diligence Vendor-06/16/2026	Ready for Review-Document Uploaded. Exception approved - Seller-07/07/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026	Waived-Lender exception for property located in declining market requiring LTV reduction. - Due Diligence Vendor-07/07/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.75 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 19.9 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points	Reserves > 18 months Credit score of xxx Great housing history of 0x30x36+	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	Originator Post-Close	Yes	9774117
305232629			D	B	D	B	A	A	A	A	Closed	FCRE1182	2026-06-15 09:44	2026-06-18 14:19	Resolved	1 - Information	D	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/18/2026 Ready for Review-Document Uploaded. 1008 - Seller-06/17/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. 1008 - Seller-06/17/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/18/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.75 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 19.9 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9743874
305232632			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232625			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232628			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232634			C	A	A	A	A	A	C	A	Closed	FPRO9939	2026-06-15 08:06	2026-06-23 12:40	Resolved	1 - Information	C	A	Property	Third Party Valuation	CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided	Resolved-Desk review provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided (CU Score Is 2.6) . Provide an AVM, CDA, Field review or second full appraisal as required per guidelines for appraisal review process. - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Desk review provided - Due Diligence Vendor-06/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 29.1% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.61 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15.00 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9742138
305232634			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-06-14 23:56	2026-06-23 12:39	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present . Provide completion report to evidence installation of a smoke detector in the kitchen and installation of a CO detector near the sleeping rooms and in the basement close to the furnace as seen on the appraisal. Subject to review and possible additional conditions. - Due Diligence Vendor-06/16/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 29.1% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.61 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15.00 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9736955
305232623			C	A	A	A	C	A	A	A	Closed	finding-3631	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. ****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing.******The following charges have been either added or increased: Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx . Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753062
305232622			C	A	A	A	C	A	A	A	Closed	finding-3652	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-COC's uploaded with supporting documentation - Seller-06/24/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. ****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing.******The following charges have been either added or increased: Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx . Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-COC's uploaded with supporting documentation - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753063
																						Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% (xxx) exceed the comparable charges (xxx) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi)(A).			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit													

305232623			C	A	A	A	C	A	A	A	Closed	finding-3635	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A		Compliance	TRID Tolerance	Charges That In Total Cannot Increase More Than 10% Test	****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753064
305232726			A	A	A	A	A	A	A	A							A	A											Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232695			D	A	D	A	A	A	C	A	Closed	FCRE1167	2026-06-18 05:06	2026-06-23 14:02	Resolved	1 - Information	C	A		Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. hoa hazard insurance - Seller-06/22/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. hoa hazard insurance - Seller-06/22/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9811235
305232695			D	A	D	A	A	A	C	A	Closed	FPRO1136	2026-06-18 05:01	2026-06-23 14:00	Resolved	1 - Information	C	A		Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not Present - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9811213
305232695			D	A	D	A	A	A	C	A	Closed	FCRE1814	2026-06-22 09:21	2026-06-23 13:50	Resolved	1 - Information	D	A		Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-EIN provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Evidence of xxx EIN - Due Diligence Vendor-06/22/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-EIN provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9861222
305232694			C	A	C	A	A	A	C	A	Closed	FCRE1167	2026-06-18 06:14	2026-06-23 14:18	Resolved	1 - Information	C	A		Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. hazard hoa statement - Seller-06/22/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. hazard hoa statement - Seller-06/22/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.4% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 176.87 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9812856
305232694			C	A	C	A	A	A	C	A	Closed	FPRO1136	2026-06-18 06:08	2026-06-23 14:17	Resolved	1 - Information	C	A		Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. final inspection - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not Present. - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. final inspection - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.4% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 176.87 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9812785
305232703			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232602			D	A	D	A	A	A	A	A	Closed	FCRE1202	2026-06-23 14:14	2026-06-24 14:33	Resolved	1 - Information	D	A		Credit	Missing Doc - Credit	Third Party Fraud Report Partially Provided	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Buyer-06/24/2026 Open-Third Party Fraud Report Partially Provided. Need a full fraud report from xxx, Data Verify, or xxx. - Due Diligence Vendor-06/23/2026		Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.67 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.01% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 52.57% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9896338
305232596			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214715			C	A	C	A	A	A	A	A	Closed	FCRE1493	2026-06-24 16:47	2026-06-30 22:53	Resolved	1 - Information	C	A		Credit	Eligibility	Trade line count does not meet program requirements	Resolved-No exception is needed nor required, this is allowed under guides section 7.4, xxx Guidelines xxx.docx - Due Diligence Vendor-07/01/2026 Counter-Document Uploaded. The Exception form provided does not state if the Exception was approved. - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. - Seller-06/26/2026 Open-The lender exception provided in the loan file is not complete. - Due Diligence Vendor-06/24/2026	Ready for Review-Document Uploaded. - Seller-06/26/2026	Resolved-No exception is needed nor required, this is allowed under guides section xxx - Due Diligence Vendor-07/01/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 40.55 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Validated Calculated DTI Of % Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9923525
305232728			A	A	A	A	A	A	A	A							A	A											Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232723			D	A	D	A	C	A	A	A	Closed	FCOM3715	2026-06-25 15:17	2026-07-09 10:29	Resolved	1 - Information	C	A		Compliance	Disclosures (Federal, State, and Data Dependent)	Note terms are incorrect	Resolved- - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-The Note provided in file does not reflect an Interest Only term. Per the Final CD, IO term in place. Provide Note stating Interest only 120 including payments as stated executed final closing disclosure. - Due Diligence Vendor-06/25/2026			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.1 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.04 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.62 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.3% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 805 is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9942651
																										Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.1 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.04 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.62 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five												

305232723			D	A	D	A	C	A	A	A	Closed	FCRE1241	2026-06-25 15:20	2026-06-26 10:04	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase addendum provided - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Buyer-06/26/2026 Open-Provided addendum showing sale price xxx . - Due Diligence Vendor-06/25/2026		Resolved-Purchase addendum provided - Due Diligence Vendor-06/26/2026	(5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.3% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9942675
305232554			C	A	C	A	A	A	A	A	Closed	FCRE1500	2026-06-29 12:38	2026-07-09 09:07	Resolved	1 - Information	C	A	Credit	Borrower	Borrower Identification Documentation Missing	Resolved- - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Seller-07/08/2026 Open-Borrower is a Permanent Resident Alien - Missing Valid PRCA card - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/08/2026		Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 15.79% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.56 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.14		Perm Resident Card.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9981957
305232551			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232549			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232552			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232550			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182138			C	B	C	B	A	A	A	A	Closed	FCRE2201	2026-06-29 11:17	2026-07-10 13:00	Waived	2 - Non-Material	C	B	Credit	Eligibility	Ownership vesting and/or seasoning does not meet minimum requirement for use of appraised value.	Waived-Client provided guideline exception based on comp factors provided. - Due Diligence Vendor-07/10/2026 Ready for Review-Document Uploaded. - Seller-07/07/2026 Counter-Missing an Approved Lender exception with compensating factor addressing the Guideline seasoning requirement not met for Cash-Out. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026 Open-Property was acquired on xxx. Guideline seasoning requirement not met for Cash-Out. - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/07/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026	Waived-Client provided guideline exception based on comp factors provided. - Due Diligence Vendor-07/10/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.50 Years	DSCR > 1.25; FICO xxx. LTV 10% less than program maximum. Experienced investor.	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	9979991
305232553			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232547			C	A	C	A	A	A	A	A	Closed	FCRE1118	2026-06-29 11:53	2026-07-21 16:17	Resolved	1 - Information	C	A	Credit	Closing	Borrower 1 Deed of Trust Signature does not match Note	Resolved-Note signed by Member received, personal guaranty already in file. - Due Diligence Vendor-07/21/2026 Resolved-Borrower 1 Signature matches Note - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/20/2026 Open-Per the DOT, the Loan is vested in xxx, however the Signature page only reflects Individual signatures - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/20/2026	Resolved-Note signed by Member received, personal guaranty already in file. - Due Diligence Vendor-07/21/2026 Resolved-Borrower 1 Signature matches Note - Due Diligence Vendor-07/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 13.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9981101
305232546			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-06-29 10:07	2026-06-30 13:58	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-06/30/2026 Ready for Review-Document Uploaded. CDA - Seller-06/30/2026 Open-Fannie and Freddie not eligible. Provide 3rd party valuation. - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. CDA - Seller-06/30/2026		Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 97.16 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9978737
305232548			D	A	C	A	A	A	D	A	Closed	FCRE1200	2026-06-29 11:37	2026-07-01 12:07	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-07/01/2026 Open-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Per Investor Tape, Using xxxxxxxxx, yet 1008 notes states using xxx? will need to address discrepancy or get exception for loan amt and update 1008 - Due Diligence Vendor-06/29/2026		Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-07/01/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.41 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 101.27 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9980783
305232548			D	A	C	A	A	A	D	A	Closed	FPRO1244	2026-06-29 12:19	2026-07-01 11:44	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. Please see attached - Seller-06/30/2026 Open-Subject Loan is an Investment - Missing 3rd party Valuation to support Appraisal value - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. Please see attached - Seller-06/30/2026		Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 757 is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.41 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 101.27 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		CDA.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9981541
305182445			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-06-26 09:53	2026-07-02 11:36	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. Please be Advise we used Debt Monitoring Servicing with Data Verify and it was stopped on xxx 2 days prior to closing. Also advise the inquiry notification are credit bureau and you can confirm with the earlier credit agency report. - Seller-07/01/2026 Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-06/26/2026	Ready for Review-Document Uploaded. Please be Advise we used Debt Monitoring Servicing with Data Verify and it was stopped on xxx 2 days prior to closing. Also advise the inquiry notification are credit bureau and you can confirm with the earlier credit agency report. - Seller-07/01/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/02/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.75 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.26% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 16 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	9955310
305232720			C	A	A	A	C	A	A	A	Closed	finding-47	2026-06-29 12:55	2026-07-16 15:39	Resolved	1 - Information	C	A	Compliance	Right to Rescind	TILA Right of Rescission Test	Resolved- - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026 Open-This loan failed the TILA right of rescission test.Closed-end (12 CFR §1026.23(a)(3) , transferred from 12 CFR §226.23(a)(3)), Open-end (12 CFR §1026.15(a)(3) , transferred from 12 CFR §226.15(a)(3))The funding date is before the third business day following consummation.The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by 12 CFR §1026.23 or §1026.15, or delivery of all material disclosures, whichever occurs last. The Final CD shows a funding date of xxx - which is prior to the conclusion of borrower(s) 3 day rescission period. Lender to provide confirmation of accurate funding/disbursement date. - Due Diligence Vendor-06/29/2026 Open- - Due Diligence Vendor-06/29/2026 Open- - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/01/2026		Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 9.23 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 48.54% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.02% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.67 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7.02 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	9982227
305232720			C	A	A	A	C	A	A	A	Closed	finding-3712	2026-07-02 13:05	2026-07-16 00:11	Resolved	1 - Information	A	A	Compliance	State Reg	xxx Per Diem Interest Amount Test	Resolved-Processor cert/LOE stating "borrower acknowledged the amendment by initialing the changes made on page 1 of the disclosure", has been provided. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Counter-***Received "Amended" xxx Per Diem Disclosure now showing borrower agreed to paying additional per diem interest. However, page 2 with the borrower's signature line appears to be the same signature as that of the original document. Lender to provide explanation and clarification - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. - Seller-07/13/2026 Counter-xxx per diem disclosure provided in loan package shows the borrower indicated " Please arrange for the disbursement of the loan proceeds on a day immediately following a business day". PCCD provided charges borrower interest from xxx to xxx, with a disbursement date of xxx. This does not comply to the borrower selection and xxx Code, Civil Code - CIV § 2948.5 - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. - Buyer-07/10/2026 Open- - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026 Ready for Review-Document Uploaded. - Seller-07/13/2026	Resolved-Processor cert/LOE stating "borrower acknowledged the amendment by initialing the changes made on page 1 of the disclosure", has been provided. - Due Diligence Vendor-07/16/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 9.23 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 48.54% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.02% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.67 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7.02 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10046335
305232701			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232696			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232637			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-07-01 10:43	2026-07-07 14:13	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. - Buyer-07/07/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-07/01/2026		Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/07/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 12.33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 47.89 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10022610
305214718			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232600			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
																						Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-															

305182501			D	A	D	A	C	A	C	A	Closed	finding-3634	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Charges That Cannot Increase Test	Document Uploaded. Please see the attached. - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. Attached please find COC - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is xxx.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). The following charges have been either added or increased : Points - Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see the attached. - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. Attached please find COC - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057905
305182501			D	A	D	A	C	A	C	A	Closed	finding-3631	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see the attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. attached please find COC - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see the attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. attached please find COC - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057906
305182501			D	A	D	A	C	A	C	A	Closed	finding-3632	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. coc attached - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. coc attached - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057907
																						Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (12 CFR §1026.19(e)(3)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx and xxx. - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Open-A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum												

305182501			D	A	D	A	C	A	C	A	Closed	finding-3939	2026-07-08 13:27	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	ComplianceEase	TRID Rate Lock Disclosure Delivery Date Test	provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. - Due Diligence Vendor-07/08/2026 Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (12 CFR §1026.19(e)(3)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10126029
305182501			D	A	D	A	C	A	C	A	Closed	finding-3545	2026-07-22 12:52	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date and Changed Circumstances Date Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open-This loan failed the revised closing disclosure delivery date and changed circumstances date test. (12 CFR §1026.19(e)(3)(iv)(A) - (C), (E), (F) , and (D) as amended in 2015 , 12 CFR §1026.19(e)(4)(i))The revised closing disclosure delivery date is either:Later than the third business day (counting days on which the creditor's offices are open to the public for carrying on substantially all of its business functions) after the creditor receives information sufficient to establish that a changed circumstance has occurred; orBefore the creditor receives information sufficient to establish that a changed circumstance has occurred.This calculation takes into account a user-submitted designation of the days that the creditor's office will be deemed to be open or not open for carrying on substantially all of its business functions, as described in §1026.2(a)(6) and as it relates to §1026.19(e)(4)(i) (revised loan estimate disclosure) and §1026.19(e)(4)(ii) (relationship to closing disclosure). This test excluded the following days from the business day count based on the client preferences configured on the company settings business days profile page:NoneIf a creditor uses a revised estimate for the purpose of determining good faith for the zero tolerance and 10% tolerance categories under §1026.19(e)(3)(i) and (ii), the creditor shall provide a revised version of the disclosures required under §1026.19(e)(1)(i) reflecting the revised estimate either:Within three business days of receiving information sufficient to establish that one of the reasons for revision provided under §1026.19(e)(3)(iv)(A) through (C), (E) and (F) applies; orNo later than three business days after the date the interest rate is locked, for revision provided under §1026.19(e)(3)(iv)(D). The revised version of the disclosures required under §1026.19(e)(1)(i) shall contain the revised interest rate, the points disclosed pursuant to §1026.37(f)(1), lender credits, and any other interest rate dependent charges and terms.Official Interpretations12 C.F.R. §1026.19(e)(4)(ii)Relationship to disclosures required under §1026.19(f)(1)(i).Revised disclosures may not be delivered at the same time as the Closing Disclosure. §1026.19(e)(4)(ii) prohibits a creditor from providing a revised version of the disclosures required under §1026.19(e)(1)(i) on or after the date on which the creditor provides the disclosures required under §1026.19(f)(1)(i)...However, if a creditor uses a revised estimate pursuant to § 1026.19(e)(3)(iv) for the purpose of determining good faith under § 1026.19(e)(3)(i) and (ii), § 1026.19(e)(4)(i) permits the creditor to provide the revised estimate in the disclosures required under § 1026.19(f)(1)(i) (including any corrected disclosures provided under § 1026.19(f)(2)(i) or (ii)). - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026		Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10406925
305182501			D	A	D	A	C	A	C	A	Closed	FCRE6019	2026-07-02 10:15	2026-07-08 10:19	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Borrower 1 Citizenship Documentation Not Provided	Resolved- - Due Diligence Vendor-07/08/2026 Ready for Review-Patriot Act attached - Seller-07/08/2026 Counter-Please provide the Patriot Act form signed at closing and prepared by title company showing DL or passport used as ID. SS card also isn't signed. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. social security attached - Seller-07/06/2026 Open-Borrower 1 Citizenship Documentation Is Missing - Due Diligence Vendor-07/02/2026	Ready for Review-Patriot Act attached - Seller-07/08/2026 Ready for Review-Document Uploaded. social security attached - Seller-07/06/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	[illegible]
305182501			D	A	D	A	C	A	C	A	Closed	FCRE1316	2026-07-02 10:43	2026-07-07 06:29	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-07/07/2026 Resolved- - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. voe attached - Seller-07/06/2026 Open-Borrower 1 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. voe attached - Seller-07/06/2026	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	[illegible]
305182501			D	A	D	A	C	A	C	A	Closed	FCRE1182	2026-07-02 11:04	2026-07-07 06:21	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-07/06/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-07/06/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		1008.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	[illegible]
305182501			D	A	D	A	C	A	C	A	Closed	FPRO1137	2026-07-02 10:31	2026-07-07 06:20	Resolved	1 - Information	C	A	Property	Appraisal	The appraiser was not licensed (Primary Value)	Resolved-Primary Value appraiser's license was effective prior to the Valuation Date and expired after the Valuation Date Or Primary Valuation Is Not Selected Or Appraiser License Dates Are Not Provided - Due Diligence Vendor-07/07/2026 Open-Primary Value appraiser's license was not effective prior to the Valuation Date or expired prior to the Valuation Date - Due Diligence Vendor-07/02/2026		Resolved-Primary Value appraiser's license was effective prior to the Valuation Date and expired after the Valuation Date Or Primary Valuation Is Not Selected Or Appraiser License Dates Are Not Provided - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10043115
305214703			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232597			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232659			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232658			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232657			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182474			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232661			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232598			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232697			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232530			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241204			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-07-05 16:06	2026-08-24 14:46	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Please see attached completion report. - Seller-08/21/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Missing a completed 1004D for subject to items on the appraisal report. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached completion report. - Seller-08/21/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/24/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.50 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 544.99 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10054728
305182090			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232534			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-07 11:01	2026-07-16 09:00	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 2.16 are greater than or equal to Guideline Required Reserves of 0 - Due Diligence Vendor-07/16/2026 Ready for Review-This loan was underwritten to xxx Guidelines that do not require any PITI Reserves for this loan profile. Please waive condition as it does not apply - Seller-07/14/2026 Open-Audited Reserves of 2.16 are less than Guideline Required Reserves of 3 - Due Diligence Vendor-07/07/2026 Open-Audited Reserves of 2.16 are less than Guideline Required Reserves of 3 - Due Diligence Vendor-07/07/2026	Ready for Review-This loan was underwritten to xxx Guidelines that do not require any PITI Reserves for this loan profile. Please waive condition as it does not apply - Seller-07/14/2026	Resolved-Audited Reserves of 2.16 are greater than or equal to Guideline Required Reserves of 0 - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 24.00 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10096312
																												ATR/QM:	ATR/QM:								

305182209			A	A	A	A	A	A	A	A							A	A										Not Applicable	Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232532			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-07 14:15	2026-07-27 14:01	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 52.2 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Counter-Maybe duplicate. Missing documentation for initial deposit of xxx - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026 Open-Audited Reserves of are less than Guideline Required Reserves of 6 Once the EMD is cleared and verified the borrower will have the required reserves. See asset condition - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026	Resolved-Audited Reserves of 52.2 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.69% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10101413
305232532			C	A	C	A	A	A	A	A	Closed	FCRE6843	2026-07-07 14:19	2026-07-27 14:00	Resolved	1 - Information	C	A	Credit	Assets	Asset General	Resolved-Proof of EMD deposits provided. - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Counter-Still missing documentation for the initial deposit of xxx, no bank statements, wire deposits or cancelled checks provided. - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026 Open-Missing the bank statements showing the following earnest money deposits have been withdrawn from the borrowers bank account: xxx (one of these deposits) & xxx. Missing bank statement showing the additional deposit from the borrower of xxx has been withdrawn from the borrowers account. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026	Resolved-Proof of EMD deposits provided. - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.69% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10101488
305232529			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241205			D	A	A	A	D	A	A	A	Closed	FCOM1227	2026-07-06 02:06	2026-08-25 07:53	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	PUD Rider is Missing	Resolved-Signed PUD Rider and LOE from Canopy provided - Due Diligence Vendor-08/25/2026 Ready for Review-Document Uploaded. Please see attached copy of executed PUD rider Thank you - Seller-08/24/2026 Counter-Missing the Signed PUD Rider - Due Diligence Vendor-08/06/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/05/2026 Counter-Thanks for the documents, please also provide the PUD rider being recorded. - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026 Open-PUD Rider is Missing pud rider is missing - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached copy of executed PUD rider Thank you - Seller-08/24/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/05/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026	Resolved-Signed PUD Rider and LOE from Canopy provided - Due Diligence Vendor-08/25/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.83 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10056469
305232533			D	A	D	A	A	A	A	A	Closed	FCRE1252	2026-07-07 12:33	2026-07-08 13:54	Resolved	1 - Information	D	A	Credit	Missing Doc - Title	Title Document is Incomplete	Resolved-Title Document is Provided And Complete - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Open-Title Document is Incomplete Provide complete title report showing purchase date of subject property located at xxx - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026	Resolved-Title Document is Provided And Complete - Due Diligence Vendor-07/08/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 113.65 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.25 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 50% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points		CHAIN OF TITLE.pdf Title.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10098938
305232699			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305182137			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182134			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232636			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305182358			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232653			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232577			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232576			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:43	2026-07-09 10:12	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-Docs provided - Due Diligence Vendor-07/09/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 788.1 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10130976
305232575			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:44	2026-07-09 11:51	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-docs provided - Due Diligence Vendor-07/09/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 968.43 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10131018
305232574			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232583			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:45	2026-07-09 11:27	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-docs provided - Due Diligence Vendor-07/09/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 464.51 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.92 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10131063
305232725			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305182216			C	A	C	A	A	A	A	A	Closed	FCRE0360	2026-07-10 09:48	2026-07-22 11:57	Resolved	1 - Information	C	A	Credit	Borrower	Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not partially present. - Due Diligence Vendor-07/22/2026 Resolved-VOM provided, no 30 day lates - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. VOM from xxx shows delinquent xxx - but not over 30 days delinquent. Confirms no lates over 30 days from due date paid. Loan is now paid off, we could not get this prior to closing. I guess they are calling delinquent but not over 30 days so Mtg rating is 0x12x30. With borrowers strong credit and assets and overall loan dynamics we left this alone. - Seller-07/21/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete. Missing VOM or Credit Supplement for xxx to document satisfactory 12 month mortgage payment history. The loan was secured with the subject property, paid off at closing but the loan payment history is not reported in the Credit Report and the mortgage statement and statements for xxx only document xxx and xxx payments. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. VOM from xxx shows delinquent xxx - but not over 30 days delinquent. Confirms no lates over 30 days from due date paid. Loan is now paid off, we could not get this prior to closing. I guess they are calling delinquent but not over 30 days so Mtg rating is 0x12x30. With borrowers strong credit and assets and overall loan dynamics we left this alone. - Seller-07/21/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not partially present. - Due Diligence Vendor-07/22/2026 Resolved-VOM provided, no 30 day lates - Due Diligence Vendor-07/22/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 114.32 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.82% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10174610
305182130			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182331			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-10 17:09	2026-07-14 10:51	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Entity Docs provided - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Please see attached. - Buyer-07/13/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent - Due Diligence Vendor-07/10/2026		Resolved-Entity Docs provided - Due Diligence Vendor-07/14/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.28 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10187042
305232573			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232495			C	B	C	B	A	A	A	A	Closed	FCRE1194	2026-07-20 15:42	2026-07-27 15:57	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted for .48% over LTV of 75% per program and recent property listing for sale. Compensating factors Noted: 1. Residence history 5 yrs or more 2. Reserves greater than guideline Minimum by 6 months or more 3. DSCR score higher than program minimum of 1.09 4. Appraised Value supports 70% LTV - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. - Buyer-07/27/2026 Open-Audited LTV of 75.48% exceeds Guideline LTV of 75% - Due Diligence Vendor-07/20/2026		Waived-Exception granted for .48% over LTV of 75% per program and recent property listing for sale. Compensating factors Noted: 1. Residence history 5 yrs or more 2. Reserves greater than guideline Minimum by 6 months or more 3. DSCR score higher than program minimum of 1.09 4. Appraised Value supports 70% LTV - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.83 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 40.64 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10360313
																						Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum												

305182343			C	A	A	A	C	A	A	A	Closed	FCOM4227	2026-07-10 02:02	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID	TRID: Missing Closing Disclosure	document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10164409
305182343			C	A	A	A	C	A	A	A	Closed	finding-3631	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210377
305182343			C	A	A	A	C	A	A	A	Closed	finding-3632	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210378
305182343			C	A	A	A	C	A	A	A	Closed	finding-3634	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Charges That Cannot Increase Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is xxx.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210376
305182343			C	A	A	A	C	A	A	A	Closed	finding-3532	2026-07-13 13:52	2026-07-15 09:40	Resolved	1 - Information	C	A	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Resolved-***Received ICD - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii))The initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-***Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210375
305232572			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-10 05:39	2026-07-13 11:19	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Entity Docs provided - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. - Buyer-07/10/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN The IRS Employer Identification Number (EIN) confirmation document is missing and must be provided. - Due Diligence Vendor-07/10/2026		Resolved-Entity Docs provided - Due Diligence Vendor-07/13/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1221.07 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10168431
305232565			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-10 13:41	2026-07-15 10:27	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Buyer-07/13/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing evidence of EIN - Due Diligence Vendor-07/10/2026		Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 641.08 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.50 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10182377
305241202			D	A	D	A	A	A	A	A	Closed	FCRE1468	2026-07-10 02:41	2026-07-21 19:47	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 2 Missing	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-07/21/2026 Resolved-Docs received - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. xxx Stmnt - Seller-07/20/2026 Open-Asset 2 Missing The investment statement for the xxx account ending in xxx, reflecting a balance of xxx, was not included in the loan file. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. xxx Stmnt - Seller-07/20/2026	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-07/21/2026 Resolved-Docs received - Due Diligence Vendor-07/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 960.77 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 9.00 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Validated Original LTV Of 43.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10164953
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1503	2026-07-10 08:25	2026-07-16 13:50	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Mortgage Statement(s) Missing	Resolved- - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Property - Seller-07/15/2026 Open-Mortgage Statement(s) Missing of Following Properties: xxx xxx xxx xxx xxx xxx for 2nd mortgage - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Property - Seller-07/15/2026		Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 789 is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10171596
																									Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is												

305214922			D	A	D	A	A	A	A	A	Closed	FCRE2109	2026-07-10 06:49	2026-07-16 13:50	Resolved	1 - Information	D	A	Credit	Missing Doc	Lender Income Calculation Worksheet is missing	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/16/2026 Resolved- - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Income sheet - Seller-07/15/2026 Open-Missing Lender Worksheet or Bank Statement Summary - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Income sheet - Seller-07/15/2026	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/16/2026	Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10169628
305214922			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-07-10 07:04	2026-07-16 13:49	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Fraud UDM - Seller-07/15/2026 Open-Borrower 1 Gap Credit Report is Missing. The gap credit report is to be dated within 30 days of the note date - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Fraud UDM - Seller-07/15/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10169984
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-07-10 06:39	2026-07-16 13:36	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Fraud - Seller-07/15/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Fraud - Seller-07/15/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10169288
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1467	2026-07-10 07:14	2026-07-16 13:35	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Doc provided - Due Diligence Vendor-07/16/2026 Resolved-Asset 1 Provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. xxx - Seller-07/15/2026 Open-Asset 1 Missing Borrowers checking account statement, xxx, with an account balance of xxx is missing. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. xxx - Seller-07/15/2026	Resolved-Doc provided - Due Diligence Vendor-07/16/2026 Resolved-Asset 1 Provided - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10170187
305232522			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-10 06:05	2026-07-22 11:24	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 31.5 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/22/2026 Resolved-Sufficient assets - Due Diligence Vendor-07/22/2026 Ready for Review-Cash to Close per Final CD (dated xxx): xxx First Payment Letter PITI (No HOA Dues): xxx/mo. xxx -xxx =xxx/ xxx PITI = 31.46 mo. PITI Reserves. - Seller-07/21/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026 Open-Audited Reserves of are less than Guideline Required Reserves of 6 - Due Diligence Vendor-07/10/2026	Ready for Review-Cash to Close per Final CD (dated xxx): xxx First Payment Letter PITI (No HOA Dues): xxx/mo. xxx - xxx = xxx/ xxx PITI = 31.46 mo. PITI Reserves. - Seller-07/21/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026	Resolved-Audited Reserves of 31.5 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/22/2026 Resolved-Sufficient assets - Due Diligence Vendor-07/22/2026	Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10168792
305232522			C	A	C	A	A	A	A	A	Closed	FCRE7000	2026-07-10 05:50	2026-07-22 11:23	Resolved	1 - Information	C	A	Credit	Assets	Insufficient Total Liquid Assets Available for Close	Resolved-added back xxx moved earlier to title company to xxx account. - Due Diligence Vendor-07/22/2026 Resolved-Total Liquid Assets Available for Close Resolved - Due Diligence Vendor-07/22/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx= xxx.00 Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026 Open-Total Liquid Assets Available for Close of xxx is less than Total Cash to Close xxx. - Due Diligence Vendor-07/13/2026	Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026	Resolved-added back xxx moved earlier to title company to xxx account. - Due Diligence Vendor-07/22/2026 Resolved-Total Liquid Assets Available for Close Resolved - Due Diligence Vendor-07/22/2026	Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10168575
																									Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has												

305232522			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-07-10 05:24	2026-07-17 05:55	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Please see attached. Coverage exceeds replacement cost. - Seller-07/16/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Please see attached. Coverage exceeds replacement cost. - Seller-07/16/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/17/2026	Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10167066
305232528			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232599			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232526			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232523			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-10 05:43	2026-07-17 05:39	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/17/2026 Resolved- - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Please see attached 1008. - Seller-07/15/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. Please see attached 1008. - Seller-07/15/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/17/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.42 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.95% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 111.08 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10168477
305232578			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232579			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232564			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-14 05:48	2026-07-15 13:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Buyer-07/14/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing IRS Employer Identification Number (EIN) documentation. - Due Diligence Vendor-07/14/2026		Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1097.66 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.42 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10224900
305232561			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232558			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232525			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232524			D	A	D	A	A	A	A	A	Closed	FCRE1469	2026-07-14 10:17	2026-07-20 14:26	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 3 Missing	Resolved-Asset 3 Provided Or Not Applicable - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Please see attached CD. - Seller-07/17/2026 Open-Asset 3 Missing ASSETS: CD/SS FROM SALE OF EXISTINGH OME:PROVIDE CERTIFIED COPY OF FINALCD/SETTLEMENT STATEMENT ON PROPERTY LOCATED AT xxx TO EVIDENCE NET PROCEEDS IN THE AMOUNT OF xxx AND SALE OF PROPERTY.*IFA CONCURRENT CLOSING PROVIDE ESTIMATEDCD/SS PRIOR TO CTC AND CERTIFIED FINAL COPYTO BE PROVIDED PTF* CD TO REFLECT PAYOFF OF MORTGAGE xxx. - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Please see attached CD. - Seller-07/17/2026	Resolved-Asset 3 Provided Or Not Applicable - Due Diligence Vendor-07/20/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 39.00 Years Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 14.29 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 41.52% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 71.13 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 14.29 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10232411
305232571			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Home Improvement/Reno			
305232569			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182129			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214597			D	B	D	B	A	A	A	A	Closed	FCRE3653	2026-07-14 20:20	2026-07-20 12:47	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing letter of explanation	Resolved-Rent Free Letter Provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026 Open-Evidence a Letter of Explanation (LOE), per GL, from the individual responsible for B2's current housing payment confirming B2 is residing rent-free. Additional conditions may apply upon review. - Due Diligence Vendor-07/15/2026	Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026	Resolved-Rent Free Letter Provided - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years		Rent Free Letter.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10247730
305214597			D	B	D	B	A	A	A	A	Closed	FCRE1194	2026-07-13 08:11	2026-07-20 12:46	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted with supporting comp factors: An exception has been granted for Audited LTV of 75% exceeds Guideline LTV of 60%. - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello team, please see attached and help waive condition. Thank you. - Seller-07/17/2026 Open-Audited LTV of 75% exceeds Guideline LTV of 60% Provide documentation supporting guideline eligibility. Audit Review identified an LTV of 75.00%, which exceeds the 60.00% maximum LTV permitted for a DSCR Cash-Out transaction with a DSCR ≥ 1.00. Per GL, the lowest representative FICO is used when there are multiple borrowers; Audit Review calculated a representative FICO of xxx. Additional conditions may apply upon review. - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. Hello team, please see attached and help waive condition. Thank you. - Seller-07/17/2026	Waived-Exception granted with supporting comp factors: An exception has been granted for Audited LTV of 75% exceeds Guideline LTV of 60%. - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years	BORROWER AT CURRENT RESIDENCE FOR FIVE (5) OR MORE YEARS MONTHS RESERVES ARE GREATER THAN THE GUIDELINE MINIMUM BY SIX (6) OR MORE MONTHS	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10201974
305214597			D	B	D	B	A	A	A	A	Closed	FCRE1815	2026-07-14 20:20	2026-07-20 12:45	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Verification of EIN provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Evidence documentation confirming the EIN xxx for xxx. The EIN documentation is required to validate the borrowing entity. Additional conditions may apply upon review. - Due Diligence Vendor-07/15/2026	Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026	Resolved-Verification of EIN provided - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10247728
305232652			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232582			D	A	A	A	D	A	A	A	Closed	FCOM1227	2026-07-14 00:50	2026-07-17 07:50	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	PUD Rider is Missing	Resolved-Lender provided update that property is SFR not PUD, using memo in lieu of corrected appraisal. - Due Diligence Vendor-07/17/2026 Resolved-The PUD Rider is Present or is Not Applicable (Property Type is Single Family Detached) - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Property profile provided to show property is not a PUD. - Buyer-07/16/2026 Open-PUD Rider is Missing The Planned Unit Development (PUD) Rider was not found in the loan file. The appraisal identifies the subject property as a Planned Unit Development (PUD) (see page 18). Please provide the executed PUD Rider or documentation supporting its omission, as applicable. - Due Diligence Vendor-07/14/2026		Resolved-Lender provided update that property is SFR not PUD, using memo in lieu of corrected appraisal. - Due Diligence Vendor-07/17/2026 Resolved-The PUD Rider is Present or is Not Applicable (Property Type is Single Family Detached) - Due Diligence Vendor-07/17/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 614.95 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 7.92 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10220431
305232559			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-14 05:51	2026-07-16 08:22	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-docs provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Buyer-07/14/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing IRS Employer Identification Number (EIN) documentation. - Due Diligence Vendor-07/14/2026		Resolved-docs provided - Due Diligence Vendor-07/16/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1438.83 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.50 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10224938
305232557			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-14 14:58	2026-07-17 06:57	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Provided FHLMC SSR with Score of 1 - Buyer-07/16/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/14/2026			Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.42 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of 744 is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 926.09 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10243508
305214990			C	A	C	A	A	A	A	A	Closed	FCRE1443	2026-07-14 05:37	2026-07-20 16:00	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Expired	Resolved-VOD present - Due Diligence Vendor-07/20/2026 Counter-Please confirm if valid date is opening date. Otherwise it appears to be a xxx confirmation of an account with an active balance in xxx. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Hello Team, In xxx, dates are written in the Day-Month-Year (DD/MM/YYYY) order. Please see page 2 of the document showing VOD is verified on xxx. Thank you - Seller-07/14/2026 Open-Asset 2 Expired. - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Hello Team, In xxx, dates are written in the Day-Month-Year (DD/MM/YYYY) order. Please see page 2 of the document showing VOD is verified on xxx. Thank you - Seller-07/14/2026	Resolved-VOD present - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.98 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10224612
305214652			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214825			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
																									Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 13.00 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6.07 Years Low Credit Usage												

305232515			D	A	D	A	A	A	A	A	Closed	FCRE2109	2026-07-16 05:04	2026-07-22 12:28	Resolved	1 - Information	D	A	Credit	Missing Doc	Lender Income Calculation Worksheet is missing	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-07/21/2026 Open-Missing Lender Worksheet or Bank Statement Summary Missing Lender Bank Statement worksheet reflecting all deposits and excluded deposits - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-07/21/2026	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/22/2026	Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.72% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.64% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 60.7 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10282003
305182389			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232505			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1194	2026-07-16 09:47	2026-07-27 08:39	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted with supporting comp factors: Exception Approved for The loan-to-value (LTV) ratio exceeds the maximum permitted under xxx internal Non-QM DSCR guideline matrix for this loan's parameters. - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. - Seller-07/24/2026 Counter-Missing Approved Exception form showing Compensating factors, the Document provided does not list Comp Factors - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. - Buyer-07/17/2026 Open-Audited LTV of 72.13% exceeds Guideline LTV of 70%. no exception approval for LTV > 70% noting in file for cash out on 2-4 unit - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. - Seller-07/24/2026	Waived-Exception granted with supporting comp factors: Exception Approved for The loan-to-value (LTV) ratio exceeds the maximum permitted under xxx guideline matrix for this loan's parameters. - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	• Strong debt-service coverage: DSCR above 1.20, exceeding the top-tier DSCR ≥ 1.00 band. • Excellent credit: representative FICO score of xxx. • Substantial reserves: xxx in verified assets, well in excess of program reserve requirements. • Investor acceptance: xxx approved the LTV in writing with no price adjustment. • Overall file strength: high-quality borrower profile and well-documented loan file.	exception.pdf Exception req.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	Yes	10289663
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1183	2026-07-16 09:47	2026-07-20 13:57	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Approval/Underwriting Summary Partially Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. - Buyer-07/17/2026 Open-1008/Underwriting Summary Partially Provided - Loan amount and interest rate not matching. no exception for LTV > 70% - Due Diligence Vendor-07/16/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10289659
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1167	2026-07-16 09:04	2026-07-20 13:53	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The dec page states it is replacement cost, property is fully covered - Seller-07/17/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The dec page states it is replacement cost, property is fully covered - Seller-07/17/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		HOI.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10288829
305232502			D	A	C	A	D	A	A	A	Closed	FCRE1143	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	C	A	Credit	Eligibility	Builder is in control of HOA	Resolved-New project with condo docs and budget in file. Project has > 50% sales - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Please see attached condo review and lox for condo turnover. - Seller-07/22/2026 Open-The Builder is in control of the HOA - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see attached condo review and lox for condo turnover. - Seller-07/22/2026	Resolved-New project with condo docs and budget in file. Project has > 50% sales - Due Diligence Vendor-07/23/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308860
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1229	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	1-4 Family Rider is Missing	Resolved-The 1-4 Family Rider is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. 1-4 Rider not required as Assignment of Rents is provided. - Seller-07/24/2026 Open-1-4 Family Rider is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. 1-4 Rider not required as Assignment of Rents is provided. - Seller-07/24/2026	Resolved-The 1-4 Family Rider is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308858
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1224	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	Condo Rider is Missing	Resolved-The Condo Rider is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Please see Condo Rider. - Seller-07/24/2026 Open-Condo Rider is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see Condo Rider. - Seller-07/24/2026	Resolved-The Condo Rider is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308859
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1220	2026-07-16 19:54	2026-07-27 07:59	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	The Deed of Trust is Missing	Resolved-The Deed of Trust is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Please see attached DOT, Assignment of Rents, and Riders. - Seller-07/24/2026 Open-The Deed of Trust is Missing - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Please see attached DOT, Assignment of Rents, and Riders. - Seller-07/24/2026	Resolved-The Deed of Trust is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308105
305232638			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232511			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232514			C	B	C	B	A	A	A	A	Closed	FCRE3874	2026-07-16 23:14	2026-07-28 16:26	Waived	2 - Non-Material	C	B	Credit	Eligibility	Neighborhood Location Not Allowed for Guidelines	Waived-Exception received by investor post close. Compensating factors noted: 1. Exceptional Mortgage History 0x30x70 2. xxx residual income 3. 6 months reserves or great than required by program. 4. 5 Yrs or more residence history 5. Qualifying FICO is greater than minimum requirement by twenty(20) or more points. 6. 5 Yr Stable employment and 10yr same profession. 7. Credit usage ratio is twenty five percent (25%) or less - Due Diligence Vendor-07/28/2026 Ready for Review-xxx A Exception Request was sent to PHL for Approval - Seller-07/28/2026 Open-Primary Value Valuation Neighborhood Location Not Allowed for Program - Due Diligence Vendor-07/17/2026	Ready for Review-xxx A Exception Request was sent to xxx for Approval - Seller-07/28/2026	Waived-Exception received by investor post close. Compensating factors noted: 1. Exceptional Mortgage History 0x30x70 2. xxx residual income 3. 6 months reserves or great than required by program. 4. 5 Yrs or more residence history 5. Qualifying FICO is greater than minimum requirement by twenty(20) or more points. 6. 5 Yr Stable employment and 10yr same profession. 7. Credit usage ratio is twenty five percent (25%) or less - Due Diligence Vendor-07/28/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 21.17 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 24.73 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.24 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.25 Years Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.33 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	Investor Post-Close	No	10310003
305232501			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232504			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232506			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-20 09:20	2026-07-22 13:14	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached CDA. - Seller-07/22/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/20/2026	Ready for Review-Document Uploaded. Please see attached CDA. - Seller-07/22/2026	Resolved-Desk review provided - Due Diligence Vendor-07/22/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 140.29 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10349435
305232503			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232510			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-17 01:04	2026-07-24 14:03	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. 1008 - Seller-07/24/2026 Open-1008/Underwriting Summary Not Provided 1008 is missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. 1008 - Seller-07/24/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/24/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 57.76 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.99% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10311290
305232509			C	A	C	A	A	A	A	A	Closed	FCRE1143	2026-07-17 06:33	2026-07-22 17:36	Resolved	1 - Information	C	A	Credit	Eligibility	Builder is in control of HOA	Resolved-HOA Questionnaire is present - Due Diligence Vendor-07/22/2026 Open-The Builder is in control of the HOA - Due Diligence Vendor-07/17/2026		Resolved-HOA Questionnaire is present - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.99% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 57.79 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10317013
																						Resolved-CU score - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Please see attached			Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 70.12 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline												

305232508			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-20 09:21	2026-07-23 06:24	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	FNMA SSR showing CURS of 1. No CDA is required. - Seller-07/22/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/20/2026	Ready for Review-Document Uploaded. Please see attached FNMA SSR showing CURS of 1. No CDA is required. - Seller-07/22/2026	Resolved-CU score - Due Diligence Vendor-07/23/2026	Maximum By Ten Percent (10%) Or More - Validated Original LTV Of 59.38% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10349454
305182388			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232563			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232555			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232507			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232513			D	A	D	A	A	A	A	A	Closed	FCRE1325	2026-07-17 10:02	2026-07-24 12:14	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 CPA Letter Missing	Resolved-Borrower 1 CPA Letter Resolved - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. Please see attached / SOS and internet search - Seller-07/24/2026 Open-Borrower 1 CPA Letter Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see attached / SOS and internet search - Seller-07/24/2026	Resolved-Borrower 1 CPA Letter Resolved - Due Diligence Vendor-07/24/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.42% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.01 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.24		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10320669
305232512			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-07-17 12:17	2026-07-24 14:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. xxx Expires - Seller-07/24/2026 Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. xxx Expires - Seller-07/24/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 22.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 48.48 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.13 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 19.02 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.63% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 45.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10325006
305232512			D	A	D	A	A	A	A	A	Closed	FCRE5783	2026-07-17 12:17	2026-07-24 14:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Gap Credit Report is Missing	Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. expires xxx - Seller-07/24/2026 Open-Borrower 2 Gap Credit Report is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. expires xxx - Seller-07/24/2026	Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 22.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 48.48 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.13 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 19.02 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.63% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 45.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10325007
305232500			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182336			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated			
305214946			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232586			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232560			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182398			D	A	D	A	A	A	A	A	Closed	FCRE1503	2026-07-21 16:57	2026-07-23 14:43	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Mortgage Statement(s) Missing	Resolved-Lender provided new mortgages on 2nd home - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Only 2 liens, and xxx did the 2 loans, see attached DOT's The mtg statements were not ready yet - Seller-07/22/2026 Open-All 3 mortgage statements are missing for the property located at xxx. - Due Diligence Vendor-07/21/2026	Ready for Review-Document Uploaded. Only 2 liens, and xxx did the 2 loans, see attached DOT's The mtg statements were not ready yet - Seller-07/22/2026	Resolved-Lender provided new mortgages on 2nd home - Due Diligence Vendor-07/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.75 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 12.85% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 12.32 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10388194
305182534			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
305232693			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232464			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214469			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182338			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305182294			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305214437			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232675			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214884			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232469			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-23 06:34	2026-07-29 10:41	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. - Seller-07/28/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/23/2026	Ready for Review-Document Uploaded. - Seller-07/28/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/29/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Validated Calculated DTI Of 28.99% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Validated Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.24 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Validated Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 11.00 Years Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Validated Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.52 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 296.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 28.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10422322
305232467			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232468			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182259			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214976			D	A	D	A	A	A	A	A	Closed	FCRE1130	2026-07-23 09:18	2026-07-30 09:31	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Mortgage Insurance Cert Missing	Resolved-corrected PCCD, Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule to remove MI, have been provided - Due Diligence Vendor-07/30/2026 Ready for Review-Document Uploaded. Hello, please see revised documents signed by the borrower. - Seller-07/29/2026 Counter-The PCCD provided is insufficient to demonstrate that the mortgage insurance (MI) in place at consummation was completely removed. A corrected Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule, along with proof of delivery, are required. - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. Hello, please see revised 1008, 1003 and PCCD showing the MI payment has been removed - Seller-07/28/2026 Open-Mortgage Insurance is Present but Mortgage Insurance Cert is missing *******Mortgage Insurance is Present but Mortgage Insurance Cert is missing. - Due Diligence Vendor-07/23/2026	Ready for Review-Document Uploaded. Hello, please see revised documents signed by the borrower. - Seller-07/29/2026 Ready for Review-Document Uploaded. Hello, please see revised 1008, 1003 and PCCD showing the MI payment has been removed - Seller-07/28/2026	Resolved-corrected PCCD, Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule to remove MI, have been provided - Due Diligence Vendor-07/30/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.08 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 38.99% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10424825
305214787			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
																									Borrower 1 Has Stable Time In												

305182333			B	B	B	B	A	A	A	A	Closed	FCRE1198	2026-07-24 11:44	2026-07-27 13:11	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Open-Audited Reserves of 3.52 are less than Guideline Required Reserves of 6 Audited Reserves of 3.2 are less than Guideline Required Reserves of 6 - Due Diligence Vendor-07/24/2026			Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 23.29 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 709 is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 23.30 Years	Approved Exception (pgs 307-308). Comp Factors: Mtg-Multiple accounts-no lates in the last 60 months; Other-Rate is dropping from 10.5%to 7.625%		Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	Originator Pre-Close	Yes	10452267
305232580			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232810			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214431			B	B	B	B	A	A	A	A	Closed	FCRE1194	2026-07-29 11:13	2026-07-29 11:13	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 78.52% exceeds Guideline LTV of 75% Lender exception for LTV based on 5% reduction for being unleased. Subject recently remodeled or completed. - Due Diligence Vendor-07/29/2026		Waived-Audited LTV of 78.52% exceeds Guideline LTV of 75% Lender exception for LTV based on 5% reduction for being unleased. Subject recently remodeled or completed. - Due Diligence Vendor-07/29/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 98.52 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	DSCR > 1.0 0x30x24 paid as agreed on credit report.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10513419
305214694			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232702			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182219			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232466			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232497			D	A	D	A	A	A	A	A	Closed	FCRE1467	2026-08-04 16:46	2026-08-05 11:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Asset 1 Provided - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. - Buyer-08/05/2026 Open-Asset 1 Missing - xxx iao xxx - Due Diligence Vendor-08/04/2026		Resolved-Asset 1 Provided - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 46.81 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 57.92% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10625734
305232497			D	A	D	A	A	A	A	A	Closed	FCRE1468	2026-08-04 16:46	2026-08-05 11:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 2 Missing	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. - Buyer-08/05/2026 Open-Asset 2 Missing - xxx iao xxx - Due Diligence Vendor-08/04/2026		Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 46.81 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 57.92% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10625735
305241188			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232462			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241176			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305214415			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214402			B	B	B	B	A	A	A	A	Closed	FCRE1194	2026-08-05 07:52	2026-08-05 07:52	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender exception for LTV on 2 unit, unleased properties. - Due Diligence Vendor-08/05/2026		Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender exception for LTV on 2 unit, unleased properties. - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 82.73 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	DSCR > 1.0 Multiple paid mortgage history		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10637281
305214753			C	B	C	B	A	A	A	A	Closed	FVAL7502	2026-08-06 11:35	2026-08-06 11:38	Waived	2 - Non-Material	C	B	Credit	Eligibility	Subject property was listed for sale within a time period not allowed per guidelines	Waived-Exception approved with compensating factors to allow or cash-out refinance, subject previously listed for sale and not seasoned at least one (1) month from the date of listing removal to the application date. Only delisted two days prior to application. Property is currently listed for rent for xxx. - Due Diligence Vendor-08/06/2026 Open-For cash-out refinances, properties previously listed for sale are to be seasoned at least one (1) month from the date of listing removal to the application date. - Due Diligence Vendor-08/06/2026		Waived-Exception approved with compensating factors to allow or cash-out refinance, subject previously listed for sale and not seasoned at least one (1) month from the date of listing removal to the application date. Only delisted two days prior to application. Property is currently listed for rent for xxx. - Due Diligence Vendor-08/06/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 10.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 26.17 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 18.94 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 17.67 Years	DTI below 43%. Stability of employment over 5 years.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10667133
305214406			B	B	B	B	A	A	A	A	Closed	FCRE1200	2026-08-05 03:28	2026-08-07 10:10	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Waived-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Min - xxx Sunject - xxx. exception approval pg 215 - Due Diligence Vendor-08/05/2026		Waived-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Min - xxx Sunject - xxx. exception approval pg 215 - Due Diligence Vendor-08/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 58.18% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.33 Years	Matrix allows 80% LTV for FICO and R/T. LTV is 35% below limit. Documented DSCR above 1.1.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Pre-Close	Yes	10631865
305214770			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232451			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232449			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232452			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241167			C	A	A	A	C	A	A	A	Closed	finding-3625	2026-08-13 06:29	2026-08-14 14:13	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-**Received PCCD with fee in correct section. - Due Diligence Vendor-08/14/2026 Resolved- - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Please see attached LOX and PCCD, relocating the fee to Section A. - Seller-08/14/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. Please see attached LOX and PCCD, relocating the fee to Section A. - Seller-08/14/2026	Resolved-**Received PCCD with fee in correct section. - Due Diligence Vendor-08/14/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.78% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10784184
305241168			C	A	A	A	C	A	A	A	Closed	finding-3625	2026-08-12 16:33	2026-08-18 10:59	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-***Received corrected PCCD - Due Diligence Vendor-08/18/2026 Resolved- - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. - Seller-08/17/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/12/2026	Ready for Review-Document Uploaded. - Seller-08/17/2026	Resolved-***Received corrected PCCD - Due Diligence Vendor-08/18/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 51.68% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 26 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.72% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 223.35 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 17 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10774978
305241169			D	A	D	A	A	A	A	A	Closed	FCRE7347	2026-08-07 12:21	2026-08-14 09:36	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lease Agreement	Resolved- - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Lease - Seller-08/13/2026 Open-Missing an executed lease agreement for xxx in the amount of xxx. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. Lease - Seller-08/13/2026		Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33.18% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.19 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 729 is Greater Than The Guideline Minimum Of 620 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10689002

305232454			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
305232453			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241171			D	A	A	A	A	A	D	A	Closed	FPRO1242	2026-08-13 04:58	2026-08-14 05:06	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. CDA - Seller-08/13/2026 Open-Appraisal is Missing Provide a valid Field Review/CDA or second appraisal in accordance with GL requirements to support full appraisal in file. - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. CDA - Seller-08/13/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-08/14/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 14.12% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 58.99 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 9 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.33 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10781827
305241170			D	A	D	A	A	A	A	A	Closed	FCRE7497	2026-08-06 03:52	2026-08-13 19:29	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved-Docs provided - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/13/2026 Open-PROPERTY ADDRESS: 1)xxx 2)xxx Both property HOA missing - Due Diligence Vendor-08/06/2026	Ready for Review-Document Uploaded. Please see attached - Seller-08/13/2026	Resolved-Docs provided - Due Diligence Vendor-08/13/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 23.09% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 38.06 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10656810
305232450			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241187			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241172			D	A	D	A	A	A	A	A	Closed	FCRE1316	2026-08-11 01:10	2026-08-13 12:37	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. - Buyer-08/12/2026 Open-Borrower 1 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-08/11/2026		Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-08/13/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.61 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10728391
305241172			D	A	D	A	A	A	A	A	Closed	FCRE1347	2026-08-11 02:21	2026-08-13 12:37	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 2 3rd Party VOE Prior to Close Missing	Resolved-Borrower 2 3rd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals 2) - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. - Buyer-08/12/2026 Open-Borrower 2 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-08/11/2026		Resolved-Borrower 2 3rd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals 2) - Due Diligence Vendor-08/13/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.61 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10729323
305241175			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305241182			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241166			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241185			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241165			D	A	C	A	C	A	D	A	Closed	FPRO9939	2026-08-14 06:57	2026-08-24 05:39	Resolved	1 - Information	C	A	Property	Third Party Valuation	CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided	Resolved-CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Provided Or CU Score Is Less Than Or Equal To 2.5 And A Third Party Valuation Product Was Not Required (CU Score Is) - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided (CU Score Is 2.8) CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided CU/LCA with score less than 2.5 - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Provided Or CU Score Is Less Than Or Equal To 2.5 And A Third Party Valuation Product Was Not Required (CU Score Is) - Due Diligence Vendor-08/24/2026	Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		CDA.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10813207
305241165			D	A	C	A	C	A	D	A	Closed	FPRO1244	2026-08-14 13:30	2026-08-24 05:39	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-Missing 3rd valuation - CU/LCA with score of 2.5 or less - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026		Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		CDA.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10822182
																									Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or												

305241165			D	A	C	A	C	A	D	A	Closed	FPRO1245	2026-08-14 04:53	2026-08-24 05:39	Resolved	1 - Information	C	A	Credit	Eligibility	Appraisal is Expired	Resolved-1004D updated - Due Diligence Vendor-08/24/2026 Open-Primary Value Appraisal is Expired - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-Primary Value Appraisal is Expired Missing completion report. Primary Value Appraisal is Expired - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-1004D updated - Due Diligence Vendor-08/24/2026	More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10810875
305241165			D	A	C	A	C	A	D	A	Closed	finding-3625	2026-08-14 11:26	2026-08-21 13:26	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-****Received PCCD - Due Diligence Vendor-08/21/2026 Resolved- - Due Diligence Vendor-08/21/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-****Received PCCD - Due Diligence Vendor-08/21/2026	Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10818326
305241160			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-08-14 14:55	2026-08-17 19:00	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Please see attached valuation. - Seller-08/14/2026 Open-Missing 3rd party valuation - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. Please see attached valuation. - Seller-08/14/2026	Resolved-Desk review provided - Due Diligence Vendor-08/17/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.17 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 107.24 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10823934
305241162			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241159			D	A	D	A	A	A	A	A	Closed	FCRE1241	2026-08-13 23:23	2026-08-18 10:54	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/17/2026 Open-Purchase Contract Is Missing Purchase Contract was not found in the file. Addendum was found on page 189 but not the full contract. - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. Please see attached - Seller-08/17/2026	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-08/18/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 88.32 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10808558
305241161			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-08-14 09:47	2026-08-21 10:11	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/21/2026 Resolved- - Due Diligence Vendor-08/21/2026 Ready for Review-Document Uploaded. - Seller-08/19/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/19/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10816169
305241163			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241164			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241179			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241181			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241173			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305241174			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241184			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241152			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241153			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241155			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-08-21 04:02	2026-08-25 12:40	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-08/25/2026 Ready for Review-Document Uploaded. 1008 - Seller-08/24/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-08/21/2026	Ready for Review-Document Uploaded. 1008 - Seller-08/24/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-08/25/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.78% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.89 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10943600
305241154			D	A	D	A	A	A	A	A	Closed	FCRE1164	2026-08-21 07:35	2026-08-26 12:51	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Insurance Policy Missing	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-08/26/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-08/24/2026 Open-Missing Flood Insurance Policy. Per condo checklist there is flood insurance, but we need verification of this. Please send an updated condo master policy showing that it includes flood insurance or provide another flood insurance binder. - Due Diligence Vendor-08/21/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-08/24/2026	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-08/26/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 17.29 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10947819
305232566			C	B	C	B	A	A	A	A	Closed	FCRE5000	2026-10-02 17:28	2026-10-06 05:46	Waived	2 - Non-Material	C	B	Credit	Eligibility	Number of Mortgaged Properties and/or aggregate loan balance with lender exceeds max allowable.	Waived-Lender exception for number of mortgaged properties xxx has 12 loans - Due Diligence Vendor-10/06/2026 Ready for Review-Document Uploaded. - Buyer-10/05/2026 Open-Number of Mortgaged Properties is 18. Without an approved exception, xxx exposure is limited to the lesser of xxx or 10 financed properties. Borrower has 18 - Due Diligence Vendor-10/02/2026		Waived-Lender exception for number of mortgaged properties xxx has 12 loans - Due Diligence Vendor-10/06/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - VALIDATED Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - VALIDATED Borrower At Current Residence For Five (5) Or More Years - 8.50 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 918.78 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months	6 months reserves greater than program requirement FICO 20 points above requirement xxx credit score 1.03 DSCR	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	Originator Post-Close	Yes	11718859

Exhibit 99.9

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
305232736			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							3.9	xxx
305232737			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305232738			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																2.5	xxx	Eligible	1	xxx
305191765			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	64.77	64.77	xxx	0.0	.0000	Desk Review										xxx	xxx	.0142	89.0	0.11	xxx	xxx	xxx	xxx	0.0	.0000	xxx	A	xxx																																							3.5	xxx
305191783			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.91	62.91									xxx	xxx	.0286	xxx	1004 URAR																																																							
305214727			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																									
305232635			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	xxx	-.0286	Desk Review																		xxx	xxx	-.0286	xxx	Moderate Risk	xxx																																							4.2	xxx
305214502			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1.7	xxx
305232727			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																						2	xxx	Eligible		
305232732			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																3.5	xxx	Not Eligible	2.1	xxx
305232730			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							4.3	xxx
305232731			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	36.7	36.7	xxx	xxx	-.0265	Desk Review																		xxx	xxx	-.0265	xxx	Moderate Risk	xxx																																									
305232734			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.76	73.76	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																2	xxx	Eligible	1.3	xxx
305232735			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0750	Desk Review																		xxx	xxx	-.0750	xxx	Moderate Risk	xxx																																							5	xxx
305232724			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																2.5	xxx	Eligible	1	xxx
305232729			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																																2.5	xxx	Eligible		
305232700			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																3	xxx	Not Eligible	1.9	xxx
305214732			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0									xxx	xxx	.0072	xxx	1004 URAR																																																							
305232677			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	50.0	50.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											0	xxx	Not Eligible	1	xxx
305232673			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderarte Risk	xxx																										xxx														1.1	xxx
305232674			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																											
305232664			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																															2	xxx	Eligible	2.5	xxx
305232671			xxx	xxx	0	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	46.67	46.67	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232666			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx														1	xxx
305232669			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	58.62	58.62	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																											
305232662			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1.8	xxx
305232665			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx														1	xxx
305232672			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																4	xxx	Not Eligible	1.3	xxx
305232670			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							3.8	xxx
305232667			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0									xxx	xxx	.0900	xxx	1004 URAR																																																			0		Not Eligible	1	
305232668			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							2.8	xxx
305232733			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.95	60.95	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																															1	xxx	Eligible	2.7	
305232627			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.63	52.63	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																2.5	xxx	Eligible	1	xxx
305232603			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232630			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							1	xxx
305232633			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							1.1	xxx
305232626			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	56.05	56.05	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																									
305232811			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305232631			xxx	xxx	0	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							2.5	xxx
305232624			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																1	xxx	Eligible	1.2	xxx
305232629			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																1.5	xxx	Eligible	1	xxx
305232632			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232625			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1.9	xxx
305232628			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305232634			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx											2	xxx	Eligible	2.6	xxx
305232623			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	81.51	81.51									xxx	xxx	.0195	xxx	1004 URAR																																																						1	
305232726			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1.6	xxx
305232695			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.44	59.44	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx														2.6	xxx
305232694			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.4	59.4	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx														2.6	xxx
305232703			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																																2	xxx	Eligible		
305232602			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.57	52.57	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							2.6	xxx
305232596			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0545	Desk Review																		xxx	xxx	.0545	xxx	Low Risk	xxx																																											
305214715			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							1	xxx
305232728			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																																1	xxx	Eligible	3.5	xxx
305232723			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																										xxx														2.6	xxx
305232554			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	1.8	xxx
305232551			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							0	xxx
305232549			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	1	xxx
305232552			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	45.02	45.02	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																						xxx			
305232550			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	69.09	69.09	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																																1.5	xxx	Eligible		
305182138			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																									xxx
305232553			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1.5	xxx
305232547			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																											
305232546			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																											
305232548			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							0	
305182445			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		2.5	xxx
305232720			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	48.54	48.54	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	MODERATE RISK	xxx																																							1	xxx
305232701			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							2.5	xxx
305232696			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																1	xxx	Eligible	1.1	xxx
305232637			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305214718			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.33	73.33	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		2.2	xxx
305232600			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															0	xxx	Not Eligible	1.1	xxx
305182501			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	74.13	74.13	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											2.5	xxx	Eligible	1.3	xxx
305214703			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0									xxx	xxx	.0110	xxx	1025 Small Residential Income Report																																																							
305232597			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	1004 URAR																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							5	
305232659			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							5	xxx
305232658			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							5	xxx
305232657			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							5	xxx
305182474			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	1	xxx
305232661			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	36.82	36.82	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																1.5	xxx	Eligible	1	xxx
305232598			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											0	xxx	Not Eligible	2	xxx
305232697			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	66.02	66.02	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							1.9	xxx
305232530			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	2.3	xxx
305241204			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx														4.6	xxx
305182090			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0									xxx	xxx	.0929	xxx	1004 URAR																																																			3.5		Not Eligible	4.5	
305232534			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2.5	xxx	Eligible	1	xxx
305182209			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							2.6	
305232532			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	59.69	59.69	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																										xxx														3	xxx
305232529			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	59.26	59.26	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															0	xxx	Not Eligible	1	xxx
305241205			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.92	70.92	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																99999	xxx	Not Eligible	2.2	xxx
305232533			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	50.0	50.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232699			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305182137			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	78.45	78.45	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																						1	xxx	Eligible		
305182134			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							999	xxx
305232636			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	64.39	64.39	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305182358			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		1	xxx
305232653			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx														3.3	xxx
305232577			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx	Eligible	1	xxx
305232576			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232575			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							2.8	xxx
305232574			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																					2.5	xxx	Eligible	3.2	
305232583			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0449	Desk Review																		xxx	xxx	-.0449	xxx	Moderate Risk	xxx																																							1.6	xxx
305232725			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	1.8	xxx
305182216			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	59.82	59.82	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																											
305182130			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																											
305182331			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																											
305232573			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															2	xxx	Eligible	1.2	xxx
305232495			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.48	75.48	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		2.3	xxx
305182343			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							1	xxx
305232572			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232565			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1.2	xxx
305241202			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	43.31	43.31	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305214922			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							4.6	xxx
305232522			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0285	1004 URAR																																																																		1.9	xxx
305232528			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.39	73.39	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							4.8	xxx
305232599			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232526			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																		2.5	xxx
305232523			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.95	62.95	xxx	0.0	.0000	Collateral Underwriter (CU)																																																																	1	xxx
305232578			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	2.1	xxx
305232579			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232564			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
305232561			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																															1	xxx	Eligible	1	xxx
																			Collateral																																																																

305232558			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232525			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0506	Desk Review																		xxx	xxx	-.0506	xxx	Moderate Risk	xxx																																							3.5	xxx
305232524			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305232571			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																				2		Eligible	4.2	xxx
305232569			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	1004 URAR																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							4.3	
305182129			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214597			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232652			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5	xxx	Eligible	1	xxx
305232582			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5	xxx	Eligible	1	xxx
305232559			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232557			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1	xxx	Eligible		
305214990			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214652			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305214825			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	xxx	.0198	AVM										xxx	xxx	.0198	94.0	0.06	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx																																							1	
305232515			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.72	59.72	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1.5	xxx	Eligible		
305182389			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232505			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232650			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	72.13	72.13	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							3.8	xxx
305232502			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232638			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							3.5	xxx
305232511			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)																																																	xxx														2.1	xxx
305232514			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	69.9	69.9	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5	xxx	Eligible	1	xxx
305232501			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	59.41	59.41	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232504			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.69	60.69	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3.5	xxx	Not Eligible	1	xxx
305232506			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																				0	xxx	Not Eligible		
305232503			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	66.0	66.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232510			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.2	xxx
305232509			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											0	xxx	Not Eligible	1.5	xxx
305232508			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.38	59.38	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305182388			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	74.99	74.99	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3.5	xxx	Not Eligible	1.6	xxx
305232563			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1.5	xxx	Eligible	2.5	xxx
305232555			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.69	52.69	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232507			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3	xxx	Not Eligible	1.3	xxx
305232513			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	85.0	85.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232512			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	45.31	45.31	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																				2.5	xxx	Eligible		
305232500			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305182336			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305214946			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							3.4	xxx
305232586			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232560			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305182398			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305182534			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	40.0	40.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx														1	xxx
305232693			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	63.16	63.16	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1	xxx	Eligible		
305232464			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.8	xxx
305214469			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305182338			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0865	AVM										xxx	xxx	-.0865	97.0	0.03	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305182294			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305214437			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305232675			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx														3	xxx
305214884			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305232469			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.1	xxx
305232467			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.0	62.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.3	xxx
305232468			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305182259			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214976			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305214787			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	67.35	67.35	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305182333			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.78	75.78	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232580			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																												xxx	Not Eligible	1.7	xxx
305232810			xxx	xxx	xxx	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	24.64	24.64	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								xxx
305214431			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	78.52	78.52	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214694			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.66	70.66	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.2	xxx
305232702			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3.5	xxx	Not Eligible	1.1	xxx
305182219			xxx	xxx	0	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																				1.5	xxx	Eligible		
305232466			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1.1	xxx
305232497			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	57.92	57.92	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305241188			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232462			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.2	xxx
305241176			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305214415			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0913	AVM										xxx	xxx	-.0913	93.0	0.07	xxx	xxx	xxx																																														
305214402			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305214753			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214406			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	58.18	58.18	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214770			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232451			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							2.7	xxx
305232449			xxx	xxx	xxx	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							0	xxx
305232452			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305241167			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							2.5	xxx
305241168			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	51.68	51.68	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																							2.9	xxx
305241169			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	78.0	78.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305232454			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate	xxx																																							1.1	xxx
305232453			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305241171			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0164	Desk Review																		xxx	xxx	-.0164	xxx	Moderate Risk	xxx																																								
305241170			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.7	xxx
305232450			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5		Eligible	1	xxx
305241187			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																							2.6	xxx
305241172			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305241175			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																							3.3	xxx
305241182			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1	xxx	Eligible		
305241166			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305241185			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305241165			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.74	62.74	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx											0	xxx	Not Eligible	2.8	
305241160			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305241162			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.99	59.99	xxx	0.0	.0000	Collateral Underwriter (CU)																																																	xxx														1.5	xxx
305241159			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3.5	xxx	Not Eligible	1.4	xxx
305241161			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	58.43	58.43	xxx	0.0	.0000	Collateral Underwriter (CU)																																																	xxx														1	xxx
305241163			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	56.39	56.39	xxx	0.0	.0000	Collateral Underwriter (CU)																																																	xxx														1	xxx
305241164			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	46.43	46.43	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305241179			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305241181			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																				3	xxx	Not Eligible	5	
305241173			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	68.38	68.38	xxx	0.0	.0000	Desk Review																		xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305241174			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.2	xxx
305241184			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																	xxx											1	xxx	Eligible	2.6	xxx
305241152			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0872	AVM										xxx	xxx	.0872	90.0	0.1	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx																																								
305241153			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	66.0	66.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	2.1	xxx
305241155			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305241154			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.1	xxx
305232566			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx

Exhibit 99.10

Loan ID	Seller Loan ID	Investor Loan ID	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Current/Final Loan Grade	Compliance Initial Loan Grade	Compliance Current/Final Loan Grade	Property Initial Loan Grade	Property Current/Final Loan Grade	Queue	Finding Code	Date Created	Date Modified	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Finding Comments	Seller Comments	Resolution Comments	Reviewer Comp Factor	Originator Comp Factors	Finding Documents	Originator QM Status	Final Reviewed QM Status	Loan Amount	Property State	Occupancy	Loan Purpose	Refinance Purpose	Acknowledged / WaivedBy	Waiver in File?	Unique Finding ID
305232736			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232737			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-04-08 06:46	2026-04-09 13:45	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-04/09/2026 Ready for Review-Document Uploaded. - Buyer-04/09/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx . - Due Diligence Vendor-04/08/2026		Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-04/09/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 118.16 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	8543862
305232738			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305191765			D	A	D	A	A	A	A	A	Closed	FCRE1145	2026-04-28 01:38	2026-04-29 06:51	Resolved	1 - Information	D	A	Credit	Missing Doc - Title	Title Document Missing	Resolved-Title Document is fully Present - Due Diligence Vendor-04/29/2026 Ready for Review-Document Uploaded. - Buyer-04/28/2026 Open-Title Document is missing Subject Property Title document is Missing, Provide Subject Property Title document. - Due Diligence Vendor-04/28/2026		Resolved-Title Document is fully Present - Due Diligence Vendor-04/29/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.57 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.83 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.77% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		title.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	8910738
305191783			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-04-28 06:43	2026-04-30 19:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Fraud report is present. - Due Diligence Vendor-04/30/2026 Ready for Review-Document Uploaded. - Seller-04/30/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-04/28/2026	Ready for Review-Document Uploaded. - Seller-04/30/2026	Resolved-Fraud report is present. - Due Diligence Vendor-04/30/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.83% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 83.13 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.20 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	8914884
305191783			D	A	D	A	A	A	A	A	Closed	FCRE1254	2026-04-28 16:09	2026-04-30 19:52	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-WD is present - Due Diligence Vendor-04/30/2026 Ready for Review-Document Uploaded. - Seller-04/30/2026 Open-Property Title Issue Deed conveying subject from Trust to xxx and xxx . - Due Diligence Vendor-04/28/2026	Ready for Review-Document Uploaded. - Seller-04/30/2026	Resolved-WD is present - Due Diligence Vendor-04/30/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.83% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 83.13 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.20 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	8930322
305214727			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232635			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214502			C	A	C	A	A	A	A	A	Closed	FCRE1253	2026-05-27 08:49	2026-07-08 16:46	Resolved	1 - Information	C	A	Credit	Eligibility	Missing Property Tax Cert	Resolved-Sorry for all the trouble but page 4 makes it much clearer where the amount came from. - Due Diligence Vendor-07/08/2026 Resolved-Property Tax Cert Provided - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. HOPEFULLY the last response....... 1. The xxx was determined by the xxx on the tax bill divided by 171 units. This estimate is very conservative compared to the spreadsheet that was uploaded last week. We received email confirmation today that the owners won't be assessed on their individual units until 2027 (email attached). And please refer to the folio number on the spreadsheet and tax bill and title commitment. They all match. Hopefully this will help clear this conditon. - Seller-07/08/2026 Counter-sorry but the estimate provided is almost twice as high as what was used and doesn't identify the subject property. So where did the xxx monthly (xxx annual) tax estimate come from. That's what we are trying to document. - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. Let's try this hopefully for the last time........ - Seller-07/01/2026 Counter-How was the amount escrowed determined? The title company's calculation would be xxx monthly, besides it's for the uncompleted condo. Where are the calculations for the xxx used on the HUD1? Did someone use the xxx property website? - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. The spreadsheet that was uploaded yesterday is what we received from the title company. Email attached. Please clear. Thanks - Seller-07/01/2026 Counter-Thanks for the document but it's a tax worksheet for the 2025 property taxes on the uncompleted condo. What did the title company or lender use to determine estimated property taxes. Generally the title company has a worksheet or a printout of xxx county estimated property taxes. - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. - Seller-06/30/2026 Counter-Please provide the worksheet used to determine the property taxes. Usually there is a tax information sheet prepared by the title company showing estimated taxes. The only tax bill in file is for the whole building as you mentioned earlier and the larger amounts are the only tax amounts on the title commitment. - Due Diligence Vendor-06/22/2026 Ready for Review-Please escalate this to management. There isn't a tax cert for the individual unit yet. NEW CONSTRUCTION. Please use the estimate title used on the final HUD 1. - Seller-06/21/2026 Counter-Document Uploaded. Missing Tax cert for the Taxes for the subject loan - Lender used xxx per month, documentation to support the amount is missing. - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. Please see attached. NOTE: This is a brand-new condo, and the bill in the file is for the whole building. - Seller-06/07/2026 Counter-The Property Tax Cert reflects annual taxes as xxx / 12 = xxx per month - The Lender used xxx x 12 = xxx - Missing the Tax cert to support Lenders monthly tax amount - Due Diligence Vendor-06/02/2026 Ready for Review-Document Uploaded. Rebut-the tax bill, which is attached, is correct. Please see top of cert which shows what the seller paid in November. - Seller-05/31/2026 Open-Missing Property Tax Cert. Tax cert page no 1008 is showing tax amount $0.00. - Due Diligence Vendor-05/27/2026	Ready for Review-Document Uploaded. HOPEFULLY the last response....... 1. The xxx was determined by the xxx on the tax bill divided by 171 units. This estimate is very conservative compared to the spreadsheet that was uploaded last week. We received email confirmation today that the owners won't be assessed on their individual units until 2027 (email attached). And please refer to the folio number on the spreadsheet and tax bill and title commitment. They all match. Hopefully this will help clear this conditon. - Seller-07/08/2026 Ready for Review-Document Uploaded. Let's try this hopefully for the last time........ - Seller-07/01/2026 Ready for Review-Document Uploaded. The spreadsheet that was uploaded yesterday is what we received from the title company. Email attached. Please clear. Thanks - Seller-07/01/2026 Ready for Review-Document Uploaded. - Seller-06/30/2026 Ready for Review-Please escalate this to management. There isn't a tax cert for the individual unit yet. NEW CONSTRUCTION. Please use the estimate title used on the final HUD 1. - Seller-06/21/2026 Ready for Review-Document Uploaded. Please see attached. NOTE: This is a brand-new condo, and the bill in the file is for the whole building. - Seller-06/07/2026 Ready for Review-Document Uploaded. Rebut-the tax bill, which is attached, is correct. Please see top of cert which shows what the seller paid in November. - Seller-05/31/2026	Resolved-Sorry for all the trouble but page 4 makes it much clearer where the amount came from. - Due Diligence Vendor-07/08/2026 Resolved-Property Tax Cert Provided - Due Diligence Vendor-07/08/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 13.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 75% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9394549
305232727			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232732			D	A	A	A	D	A	A	A	Closed	FCOM1233	2026-07-01 04:51	2026-07-02 18:34	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	The Final 1003 is Incomplete	Resolved-1003 is present - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Buyer-07/02/2026 Open-The Final 1003 is Incomplete Provided updated Final 1003 with the Correct borrower monthly qualify income. Also only received partial final 1003 for B1 - Due Diligence Vendor-07/01/2026		Resolved-1003 is present - Due Diligence Vendor-07/02/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 41.9% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 16.65 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6.03 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10016004
																									Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 180.65 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 18.50 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 32.71 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 32.72 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage												

305232730			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-02 02:40	2026-07-06 14:08	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/06/2026 Resolved- - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. - Buyer-07/02/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/06/2026	Ratio equals 0.19 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 21.9% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10035626
305232731			D	A	D	A	D	A	D	A	Closed	FPRO1244	2026-06-04 10:32	2026-06-09 10:22	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-06/09/2026 Ready for Review-Document Uploaded. - Seller-06/08/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-06/04/2026	Ready for Review-Document Uploaded. - Seller-06/08/2026	Resolved-Desk review provided - Due Diligence Vendor-06/09/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9555603
305232731			D	A	D	A	D	A	D	A	Closed	FPRO1242	2026-06-03 08:33	2026-06-09 10:22	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Appraisal is Missing - Missing primary appraisal. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525608
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1241	2026-06-03 08:33	2026-06-09 10:22	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Purchase Contract Is Missing - Due Diligence Vendor-06/03/2026		Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525609
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5116	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	VOM or VOR missing/required	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. Both borrowers live rent free. B1 - home owned by husband only. B2 lives in free and clear property - documentation provided. - Seller-06/05/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. Provide the below documents to verify Housing History for B1&B2- 1. B1 – Provide a signed rent-free letter from the property owner/landlord for xxx , confirming Borrower has resided at the property rent-free for the most recent 24-month housing history period. B2 – Provide a Verification of Mortgage (VOM) for the property located at xxx , as disclosed on the loan application. If the property was sold, refinanced, or otherwise transferred, provide supporting documentation evidencing the disposition and payment history, as applicable. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. Both borrowers live rent free. B1 - home owned by husband only. B2 lives in free and clear property - documentation provided. - Seller-06/05/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526002
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5770	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Credit Report is Missing	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Borrower 1 Credit Report is Missing. Provide Complete Credit Report document for B1 to verify Credit scores, Tradelines and any derogatory events. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525997
305232731			D	A	D	A	D	A	D	A	Closed	FCRE5771	2026-06-03 08:49	2026-06-08 09:26	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Credit Report is Missing	Resolved-Borrower 2 Credit Report is not missing. - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Borrower 2 Credit Report is Missing. Provide Complete Credit Report document for B2 to verify Credit scores, Tradelines and any derogatory events. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Borrower 2 Credit Report is not missing. - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525998
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1202	2026-06-05 11:16	2026-06-08 09:24	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report Partially Provided	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/08/2026 Ready for Review-Document Uploaded. - Seller-06/05/2026 Open-Received page 1 of each fraud report. Please provide the whole complete fraud report for both borrowers - Due Diligence Vendor-06/05/2026 Open-Third Party Fraud Report Partially Provided - Due Diligence Vendor-06/05/2026	Ready for Review-Document Uploaded. - Seller-06/05/2026	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9580869
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1201	2026-06-03 08:39	2026-06-08 09:24	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/08/2026 Resolved- - Due Diligence Vendor-06/05/2026 Counter-Received page 1 of each fraud report. Please provide the whole complete fraud report for both borrowers - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing Third Party Fraud Report Provide Complete Third Party Fraud Report to verify all the High alerts , Variance and OFAC are been addressed. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/08/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525789
305232731			D	A	D	A	D	A	D	A	Closed	FCRE6843	2026-06-03 14:19	2026-06-05 11:18	Resolved	1 - Information	C	A	Credit	Assets	Asset General	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing proof of Earnest Money deposit receipt. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9538830
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1182	2026-06-03 09:01	2026-06-05 11:17	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-1008/Underwriting Summary Not Provided Provide 1008/Underwriting Summary to verify loan terms. - Due Diligence Vendor-06/03/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526205
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1197	2026-06-03 14:18	2026-06-05 11:17	Resolved	1 - Information	C	A	Credit	Eligibility	Audited FICO is less than Guideline FICO	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Buyer-06/04/2026 Open-Audited FICO of is less than Guideline FICO of 640 Missing credit report. - Due Diligence Vendor-06/03/2026		Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 640 - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9538818
													2026-06-03	2026-06-		1 -					Asset 1 Does Not Meet Guideline	Resolved-Asset 1 Meets Guideline Requirements - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Asset 1 Does Not Meet Guideline Requirements Provide complete asset documentation for xxx ending in xxx . Documentation must include the most recent account statements sufficient to verify ownership, account balances. - Due Diligence Vendor-	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Asset 1 Meets Guideline Requirements - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six			ATR/QM: Not	ATR/QM: Not								

305232731			D	A	D	A	D	A	D	A	Closed	FCRE1479	08:56	05 11:13	Resolved	Information	C	A	Credit	Assets	Requirements	06/03/2026			(6) Or More Months		xxx	Applicable	Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526121
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1480	2026-06-03 08:56	2026-06-05 11:13	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Asset 2 Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-06/05/2026 Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Asset 2 Does Not Meet Guideline Requirements Provide complete asset documentation for xxx account ending in xxx . Documentation must include the most recent account statements sufficient to verify ownership, account balances. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Asset 2 Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526122
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1728	2026-06-04 10:48	2026-06-05 11:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing rent comparable schedule form 1007	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Please see page 2 of 7 for Market Rent Analysis completed by the appraiser - Seller-06/04/2026 Open-Missing form 1007 Single-Family Comparable Rent Schedule, completed by a licensed/certified appraiser. - Due Diligence Vendor-06/04/2026	Ready for Review-Document Uploaded. Please see page 2 of 7 for Market Rent Analysis completed by the appraiser - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9555976
305232731			D	A	D	A	D	A	D	A	Closed	FCRE1161	2026-06-03 08:36	2026-06-05 11:06	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Certificate Missing	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Missing Flood Certificate Provide Complete Flood Certificate for subject Property -xxx - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525651
305232731			D	A	D	A	D	A	D	A	Closed	FCRE8012	2026-06-03 09:24	2026-06-05 11:04	Resolved	1 - Information	D	A	Credit	Missing Doc	Purchase Contract is missing or unexecuted	Resolved- - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-Provide complete and executed Purchase Contract along with applicable addendums. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 693 is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9526619
305232731			D	A	D	A	D	A	D	A	Closed	FCOM1231	2026-06-03 07:57	2026-06-05 10:44	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-The Initial 1003 is Present - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. - Seller-06/04/2026 Open-The Initial 1003 is Missing Provide fully executed and completed initial 1003. - Due Diligence Vendor-06/03/2026	Ready for Review-Document Uploaded. - Seller-06/04/2026	Resolved-The Initial 1003 is Present - Due Diligence Vendor-06/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 36.7% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 88.72 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9525121
305232734			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Refinance	No Cash Out - Borrower Initiated			
305232735			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Refinance	Cash Out - Other			
305232724			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-02 08:46	2026-07-07 14:11	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. - Buyer-07/07/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 37.85 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10039899
305232729			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232700			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1182	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		1008.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613229
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1197	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	C	A	Credit	Eligibility	Audited FICO is less than Guideline FICO	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 660 - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Audited FICO of is less than Guideline FICO of 660 - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Audited FICO of xxx is greater than or equal to Guideline FICO of 660 - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613230
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1258	2026-06-08 14:38	2026-07-09 17:31	Resolved	1 - Information	D	A	Credit	Missing Doc - Approval Info	Collateral Underwriter Missing	Resolved-Collateral Underwriter Provided or Not Applicable - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026 Open-Please verify Collateral Underwriter Score Provided is actually Missing. - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-06/10/2026	Resolved-Collateral Underwriter Provided or Not Applicable - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		1008.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9613231
305214732			D	A	D	A	A	A	D	A	Closed	FPRO1242	2026-06-08 11:24	2026-06-11 12:15	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Appraisal is Missing - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9606842
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1161	2026-06-08 11:29	2026-06-11 12:05	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Certificate Missing	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. flood cert attached - Seller-06/10/2026 Open-Missing Flood Certificate - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. flood cert attached - Seller-06/10/2026	Resolved-Flood Certificate is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		flood cert.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607014
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1157	2026-06-08 11:29	2026-06-11 12:05	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Hazard Insurance Policy is Missing	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. Hazard insurance uploaded - Seller-06/10/2026 Open-Missing Hazard Insurance Policy - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. Hazard insurance uploaded - Seller-06/10/2026	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		hazard insurance.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607015
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1201	2026-06-08 11:30	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. fraud report attached - Seller-06/10/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. fraud report attached - Seller-06/10/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		fraud report.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9607035
													2026-									Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. CREDIT REPORT ATTACHED - Seller-06/10/2026 Open-Borrower 1 Credit Report is Missing. - Due	Ready for Review-Document Uploaded. CREDIT REPORT ATTACHED - Seller-	Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By			ATR/QM:	ATR/QM:								

305214732			D	A	D	A	A	A	D	A	Closed	FCRE5770	06-08 13:09	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Credit Report is Missing	Diligence Vendor-06/08/2026	06/10/2026	06/11/2026	Six (6) Or More Months		CREDIT REPORT.pdf	Not Applicable	Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9610322
305214732			D	A	D	A	A	A	D	A	Closed	FCRE5116	2026-06-08 13:09	2026-06-11 12:03	Resolved	1 - Information	D	A	Credit	Missing Doc	VOM or VOR missing/required	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/11/2026 Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. - Due Diligence Vendor-06/08/2026	Ready for Review-Please check the credit package that was uploaded as it is in there. - Seller-06/10/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not Missing - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9610326
305214732			D	A	D	A	A	A	D	A	Closed	FCRE1467	2026-06-09 16:24	2026-06-11 12:01	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Asset 1 Provided - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. statements attached - Seller-06/10/2026 Open-Provide asset statement for xxx . - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. statements attached - Seller-06/10/2026	Resolved-Asset 1 Provided - Due Diligence Vendor-06/11/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 213.16 Are Greater Than The Guideline Minimum Of 12 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9639837
305232677			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232673			C	A	A	A	C	A	A	A	Closed	FCOM2186	2026-06-10 10:10	2026-07-08 07:39	Resolved	1 - Information	C	A	Compliance	TRID	Final CD: Prepayment Penalty is missing or inaccurate	Resolved-Docs received and updated. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached re-recorded corrections thank you - Seller-07/08/2026 Counter-Missing page 1 re-record declaration or cover sheet stating the reason for the re-record and Email or other documentation from title confirming they will re-execute/re-record. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. Please see attached curative docs for review - per attorney mortgage will be recorded and xxx has the intent to re-record. Old Note Voided - Updated Note, Addendum, DOT, RIDERS PCCD executed by bwr post close. - Seller-07/01/2026 Open-The Closing Disclosure and Closing Instructions indicate that the loan is subject to a prepayment penalty. However, the executed Note and Deed of Trust included in the file do not contain any prepayment penalty provisions. As a result, a prepayment penalty calculation could not be completed on the Note review tab. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. Please see attached re-recorded corrections thank you - Seller-07/08/2026 Ready for Review-Document Uploaded. Please see attached curative docs for review - per attorney mortgage will be recorded and Cornerstone First has the intent to re-record. Old Note Voided - Updated Note, Addendum, DOT, RIDERS PCCD executed by bwr post close. - Seller-07/01/2026	Resolved-Docs received and updated. - Due Diligence Vendor-07/08/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 11.33 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9654208
305232674			C	A	C	A	A	A	A	A	Closed	FCRE1200	2026-06-08 07:51	2026-06-17 11:19	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-06/17/2026 Ready for Review-Please refer to xxx Program Guides. Minimum Loan Amount is xxx . - Seller-06/15/2026 Open-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx . No exceptions in file. - Due Diligence Vendor-06/10/2026	Ready for Review-Please refer to xxx Program Guides. Minimum Loan Amount is xxx. - Seller-06/15/2026	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-06/17/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 73.76 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9602200
305232664			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-06-08 06:59	2026-06-11 14:27	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. Please see attached - Seller-06/10/2026 Open-1008/Underwriting Summary Not Provided Missing final 1008 - Due Diligence Vendor-06/08/2026	Ready for Review-Document Uploaded. Please see attached - Seller-06/10/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/11/2026			1008 - Transmittal Summary.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9601086
305232671			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232666			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232669			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-06-10 15:02	2026-06-19 06:57	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/19/2026 Ready for Review-Document Uploaded. Please see attached - Good morning The agent provided the replacement cost in the amount of xxx this covers 100% of replacement cost , not sure if investor saw the RCE that was in the file Thank you - Seller-06/18/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx Dwelling coverage on HOI is short xxx . Please provide policy that shows the difference made up. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. Please see attached - Good morning The agent provided the replacement cost in the amount of xxx this covers 100% of replacement cost , not sure if investor saw the RCE that was in the file Thank you - Seller-06/18/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/19/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 114.11 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 58.62% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 8.58 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9666933
305232662			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232665			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232672			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232670			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232667			C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-06-11 08:41	2026-07-01 09:43	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved- - Due Diligence Vendor-07/01/2026 Ready for Review-Per xxx guidelines, Foreign Nationals only need to have a two year housing history on the 1003 per credit guidelines. Borrowers have owned their current residence for 5 years. Verified with xxx that a mortgage or payment history does not need to be provided, just a two year housing history listed on the 1003 to meet xxx guidelines. - Seller-06/30/2026 Open-Missing evidence of Professional Investor Experience, first time investors ineligible. - Due Diligence Vendor-06/11/2026	Ready for Review-Per xxx guidelines, Foreign Nationals only need to have a two year housing history on the 1003 per credit guidelines. Borrowers have owned their current residence for 5 years. Verified with xxx that a mortgage or payment history does not need to be provided, just a two year housing history listed on the 1003 to meet xxx guidelines. - Seller-06/30/2026		Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 117.56 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9684824
305232667			C	A	C	A	A	A	A	A	Closed	FCRE1159	2026-06-09 02:24	2026-06-25 11:50	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Disbursement Date	Resolved-Lox from Insurance company stating, no claims were filed from xxx -xxx - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. No claims filed from xxx - Seller-06/25/2026 Open-Hazard Insurance Effective Date of xxx is after the Disbursement Date of xxx . - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. No claims filed from xxx - Seller-06/25/2026	Resolved-Lox from Insurance company stating, no claims were filed from xxx - Due Diligence Vendor-06/25/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 117.56 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9620653
305232668			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232733			D	A	D	A	C	A	A	A	Closed	finding-3939	2026-06-12 11:45	2026-06-25 15:31	Resolved	1 - Information	C	A	Compliance	ComplianceEase	TRID Rate Lock Disclosure Delivery Date Test	Resolved-Received lock confirmation - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. - Seller-06/23/2026 Open-**** Mavent report provided shows a rate lock date of xxx . RLE was disclosed xxx . - Due Diligence Vendor-06/12/2026 Open- - Due Diligence Vendor-06/12/2026	Ready for Review-Document Uploaded. - Seller-06/23/2026	Resolved-Received lock confirmation - Due Diligence Vendor-06/25/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9719155
305232733			D	A	D	A	C	A	A	A	Closed	FCRE7497	2026-06-11 10:53	2026-06-24 10:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved- - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Buyer-06/23/2026 Open-Provide tax cert for REO property - xxx . Tax certs in the file does not belong to this address. - Due Diligence Vendor-06/11/2026			Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 807 is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9689430
																						Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/23/2026 Counter-Missing addendum to the Sales contract reflects the decrease is the sales price - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. - Seller-06/16/2026 Open-Purchase Contract is Partial copy. Provide purchase price addendum/corrected documentation for loan terms. Purchase price decreased from xxx to xxx . All docs provided shows purchase price xxx	Ready for Review-Document Uploaded. - Seller-06/23/2026	Resolved-Purchase Contract Issue	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.76% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 60.95% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 670.58			Non-QM:	Non-QM:								

305232733			D	A	D	A	C	A	A	A	Closed	FCRE2000	2026-06-11 09:59	2026-06-24 10:38	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Incomplete or Unexecuted Purchase Contract	. Loan terms based on the new purchase price is required. - Due Diligence Vendor-06/11/2026	Ready for Review-Document Uploaded. - Seller-06/16/2026	Resolved - Due Diligence Vendor-06/24/2026	Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Lender documented all ATR UW factors	Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9687469
305232627			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232603			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232630			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232633			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232626			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232811			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232631			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232624			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232629			D	B	D	B	A	A	A	A	Closed	FCRE1194	2026-06-16 14:56	2026-07-07 15:20	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Lender exception for property located in declining market requiring LTV reduction. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. Exception approved - Seller-07/07/2026 Counter-Exception approval (not request) should come from lender (xxx), xxx does not make exception approvals. That is conducted between lenders. Thank you. - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Counter-an Exception request was provided however, Approval for exception requests would come from the Lender. xxx does not approve these requests - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Audited LTV of 80% exceeds Guideline LTV of 75%. Appraisal states property is in a declining market and exception was not provided - Due Diligence Vendor-06/16/2026	Ready for Review-Document Uploaded. Exception approved - Seller-07/07/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026	Waived-Lender exception for property located in declining market requiring LTV reduction. - Due Diligence Vendor-07/07/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.75 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 19.9 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points	Reserves > 18 months Credit score of xxx Great housing history of 0x30x36+	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	Originator Post-Close	Yes	9774117
305232629			D	B	D	B	A	A	A	A	Closed	FCRE1182	2026-06-15 09:44	2026-06-18 14:19	Resolved	1 - Information	D	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/18/2026 Ready for Review-Document Uploaded. 1008 - Seller-06/17/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. 1008 - Seller-06/17/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-06/18/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.75 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 19.9 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9743874
305232632			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232625			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232628			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232634			C	A	A	A	A	A	C	A	Closed	FPRO9939	2026-06-15 08:06	2026-06-23 12:40	Resolved	1 - Information	C	A	Property	Third Party Valuation	CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided	Resolved-Desk review provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided (CU Score Is 2.6) . Provide an AVM, CDA, Field review or second full appraisal as required per guidelines for appraisal review process. - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Desk review provided - Due Diligence Vendor-06/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 29.1% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.61 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15.00 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9742138
305232634			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-06-14 23:56	2026-06-23 12:39	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present . Provide completion report to evidence installation of a smoke detector in the kitchen and installation of a CO detector near the sleeping rooms and in the basement close to the furnace as seen on the appraisal. Subject to review and possible additional conditions. - Due Diligence Vendor-06/16/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 29.1% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.61 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15.00 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9736955
305232623			C	A	A	A	C	A	A	A	Closed	finding-3631	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. ****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing.******The following charges have been either added or increased: Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx . Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753062
305232623			C	A	A	A	C	A	A	A	Closed	finding-3632	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-COC's uploaded with supporting documentation - Seller-06/24/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. ****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing.******The following charges have been either added or increased: Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx . Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-COC's uploaded with supporting documentation - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753063
																						Resolved-**Received COC - Due Diligence Vendor-06/26/2026 Resolved- - Due Diligence Vendor-06/26/2026 Open- - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Seller-06/24/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% (xxx) exceed the comparable charges (xxx) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for a comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi).			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 81.51% Is Below The Guideline Maximum Of 95% By Ten Percent (10%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 11.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 28.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.40 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit												

305232623			C	A	A	A	C	A	A	A	Closed	finding-3635	2026-06-15 15:30	2026-06-26 08:41	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Charges That In Total Cannot Increase More Than 10% Test	****Recording charges of xxx were disclosed to the borrower in the Initial Loan Estimate, establishing a 10% baseline of xxx . Final charge to borrower is xxx . There is no correlating event evident (new Vesting deed, POA, etc.) to ratify the increase is valid change of circumstance. 10% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/17/2026 Open- - Due Diligence Vendor-06/15/2026 Open- - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. - Seller-06/24/2026	Resolved-**Received COC - Due Diligence Vendor-06/26/2026	Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.08 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.61% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9753064
305232726			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232695			D	A	D	A	A	A	C	A	Closed	FCRE1167	2026-06-18 05:06	2026-06-23 14:02	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. hoa hazard insurance - Seller-06/22/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. hoa hazard insurance - Seller-06/22/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9811235
305232695			D	A	D	A	A	A	C	A	Closed	FPRO1136	2026-06-18 05:01	2026-06-23 14:00	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not Present - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9811213
305232695			D	A	D	A	A	A	C	A	Closed	FCRE1814	2026-06-22 09:21	2026-06-23 13:50	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-EIN provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. - Seller-06/22/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Evidence of xxx EIN - Due Diligence Vendor-06/22/2026	Ready for Review-Document Uploaded. - Seller-06/22/2026	Resolved-EIN provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.44% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 177.23 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9861222
305232694			C	A	C	A	A	A	C	A	Closed	FCRE1167	2026-06-18 06:14	2026-06-23 14:18	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. hazard hoa statement - Seller-06/22/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. hazard hoa statement - Seller-06/22/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.4% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 176.87 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9812856
305232694			C	A	C	A	A	A	C	A	Closed	FPRO1136	2026-06-18 06:08	2026-06-23 14:17	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026 Ready for Review-Document Uploaded. final inspection - Seller-06/22/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not Present. - Due Diligence Vendor-06/18/2026	Ready for Review-Document Uploaded. final inspection - Seller-06/22/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-06/23/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Is Below The Guideline Maximum Original LTV Of 59.4% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO is Greater Than The Guideline Minimum Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Are Greater Than The Guideline Minimum Months Reserves Of 176.87 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9812785
305232703			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232602			D	A	D	A	A	A	A	A	Closed	FCRE1202	2026-06-23 14:14	2026-06-24 14:33	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report Partially Provided	Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. - Buyer-06/24/2026 Open-Third Party Fraud Report Partially Provided. Need a full fraud report from xxx, Data Verify, or xxx. - Due Diligence Vendor-06/23/2026		Resolved-Third Party Fraud Report is fully present - Due Diligence Vendor-06/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.67 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.01% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 52.57% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9896338
305232596			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214715			C	A	C	A	A	A	A	A	Closed	FCRE1493	2026-06-24 16:47	2026-06-30 22:53	Resolved	1 - Information	C	A	Credit	Eligibility	Trade line count does not meet program requirements	Resolved-No exception is needed nor required, this is allowed under guides section 7.4, xxx Guidelines xxx.docx - Due Diligence Vendor-07/01/2026 Counter-Document Uploaded. The Exception form provided does not state if the Exception was approved. - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. - Seller-06/26/2026 Open-The lender exception provided in the loan file is not complete. - Due Diligence Vendor-06/24/2026	Ready for Review-Document Uploaded. - Seller-06/26/2026	Resolved-No exception is needed nor required, this is allowed under guides section xxx - Due Diligence Vendor-07/01/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 40.55 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Validated Calculated DTI Of % Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9923525
305232728			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232723			D	A	D	A	C	A	A	A	Closed	FCOM3715	2026-06-25 15:17	2026-07-09 10:29	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Note terms are incorrect	Resolved- - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-The Note provided in file does not reflect an Interest Only term. Per the Final CD, IO term in place. Provide Note stating Interest only 120 including payments as stated executed final closing disclosure. - Due Diligence Vendor-06/25/2026			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.1 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.04 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.62 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.3% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 805 is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9942651
																									Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.1 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.04 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.62 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Borrower At Current Residence For Five												

305232723			D	A	D	A	C	A	A	A	Closed	FCRE1241	2026-06-25 15:20	2026-06-26 10:04	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase addendum provided - Due Diligence Vendor-06/26/2026 Ready for Review-Document Uploaded. - Buyer-06/26/2026 Open-Provided addendum showing sale price xxx . - Due Diligence Vendor-06/25/2026		Resolved-Purchase addendum provided - Due Diligence Vendor-06/26/2026	(5) Or More Years - 12.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.3% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9942675
305232554			C	A	C	A	A	A	A	A	Closed	FCRE1500	2026-06-29 12:38	2026-07-09 09:07	Resolved	1 - Information	C	A	Credit	Borrower	Borrower Identification Documentation Missing	Resolved- - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Seller-07/08/2026 Open-Borrower is a Permanent Resident Alien - Missing Valid PRCA card - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/08/2026		Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 15.79% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.56 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.14		Perm Resident Card.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	9981957
305232551			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232549			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232552			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232550			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182138			C	B	C	B	A	A	A	A	Closed	FCRE2201	2026-06-29 11:17	2026-07-10 13:00	Waived	2 - Non-Material	C	B	Credit	Eligibility	Ownership vesting and/or seasoning does not meet minimum requirement for use of appraised value.	Waived-Client provided guideline exception based on comp factors provided. - Due Diligence Vendor-07/10/2026 Ready for Review-Document Uploaded. - Seller-07/07/2026 Counter-Missing an Approved Lender exception with compensating factor addressing the Guideline seasoning requirement not met for Cash-Out. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026 Open-Property was acquired on xxx. Guideline seasoning requirement not met for Cash-Out. - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/07/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026	Waived-Client provided guideline exception based on comp factors provided. - Due Diligence Vendor-07/10/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.50 Years	DSCR > 1.25; FICO xxx. LTV 10% less than program maximum. Experienced investor.	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	9979991
305232553			A	A	A	A	A	A	A	A							A	A											Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232547			C	A	C	A	A	A	A	A	Closed	FCRE1118	2026-06-29 11:53	2026-07-21 16:17	Resolved	1 - Information	C	A	Credit	Closing	Borrower 1 Deed of Trust Signature does not match Note	Resolved-Note signed by Member received, personal guaranty already in file. - Due Diligence Vendor-07/21/2026 Resolved-Borrower 1 Signature matches Note - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/20/2026 Open-Per the DOT, the Loan is vested in xxx, however the Signature page only reflects Individual signatures - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/20/2026	Resolved-Note signed by Member received, personal guaranty already in file. - Due Diligence Vendor-07/21/2026 Resolved-Borrower 1 Signature matches Note - Due Diligence Vendor-07/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 13.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	9981101
305232546			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-06-29 10:07	2026-06-30 13:58	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-06/30/2026 Ready for Review-Document Uploaded. CDA - Seller-06/30/2026 Open-Fannie and Freddie not eligible. Provide 3rd party valuation. - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. CDA - Seller-06/30/2026		Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 97.16 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9978737
305232548			D	A	C	A	A	A	D	A	Closed	FCRE1200	2026-06-29 11:37	2026-07-01 12:07	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-07/01/2026 Open-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Per Investor Tape, Using Planet Home lending, yet 1008 notes states using xxx? will need to address discrepancy or get exception for loan amt and update 1008 - Due Diligence Vendor-06/29/2026		Resolved-Audited Loan Amount of xxx is greater than or equal to the Guideline Minimum Loan Amount of xxx - Due Diligence Vendor-07/01/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.41 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 101.27 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9980783
305232548			D	A	C	A	A	A	D	A	Closed	FPRO1244	2026-06-29 12:19	2026-07-01 11:44	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-07/01/2026 Ready for Review-Document Uploaded. Please see attached - Seller-06/30/2026 Open-Subject Loan is an Investment - Missing 3rd party Valuation to support Appraisal value - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. Please see attached - Seller-06/30/2026		Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 757 is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.41 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 101.27 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		CDA.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	9981541
305182445			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-06-26 09:53	2026-07-02 11:36	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. Please be Advise we used Debt Monitoring Servicing with Data Verify and it was stopped on xxx 2 days prior to closing. Also advise the inquiry notification are credit bureau and you can confirm with the earlier credit agency report. - Seller-07/01/2026 Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-06/26/2026	Ready for Review-Document Uploaded. Please be Advise we used Debt Monitoring Servicing with Data Verify and it was stopped on xxx 2 days prior to closing. Also advise the inquiry notification are credit bureau and you can confirm with the earlier credit agency report. - Seller-07/01/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/02/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.75 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 39.26% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 16 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	9955310
305232720			C	A	A	A	C	A	A	A	Closed	finding-47	2026-06-29 12:55	2026-07-16 15:39	Resolved	1 - Information	C	A	Compliance	Right to Rescind	TILA Right of Rescission Test	Resolved- - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. - Seller-07/01/2026 Open-This loan failed the TILA right of rescission test.Closed-end (12 CFR §1026.23(a)(3) , transferred from 12 CFR §226.23(a)(3)), Open-end (12 CFR §1026.15(a)(3) , transferred from 12 CFR §226.15(a)(3))The funding date is before the third business day following consummation.The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by 12 CFR §1026.23 or §1026.15, or delivery of all material disclosures, whichever occurs last. The Final CD shows a funding date of xxx - which is prior to the conclusion of borrower(s) 3 day rescission period. Lender to provide confirmation of accurate funding/disbursement date. - Due Diligence Vendor-06/29/2026 Open- - Due Diligence Vendor-06/29/2026 Open- - Due Diligence Vendor-06/29/2026	Ready for Review-Document Uploaded. - Seller-07/01/2026		Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 9.23 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 48.54% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.02% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.67 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7.02 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	9982227
305232720			C	A	A	A	C	A	A	A	Closed	finding-3712	2026-07-02 13:05	2026-07-16 00:11	Resolved	1 - Information	A	A	Compliance	State Reg	xxx Per Diem Interest Amount Test	Resolved-Processor cert/LOE stating "borrower acknowledged the amendment by initialing the changes made on page 1 of the disclosure", has been provided. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Counter-***Received "Amended" xxx Per Diem Disclosure now showing borrower agreed to paying additional per diem interest. However, page 2 with the borrower's signature line appears to be the same signature as that of the original document. Lender to provide explanation and clarification - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. - Seller-07/13/2026 Counter-xxx per diem disclosure provided in loan package shows the borrower indicated " Please arrange for the disbursement of the loan proceeds on a day immediately following a business day". PCCD provided charges borrower interest from xxx to xxx, with a disbursement date of xxx. This does not comply to the borrower selection and xxx Code, Civil Code - CIV § 2948.5 - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. - Buyer-07/10/2026 Open- - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026 Ready for Review-Document Uploaded. - Seller-07/13/2026	Resolved-Processor cert/LOE stating "borrower acknowledged the amendment by initialing the changes made on page 1 of the disclosure", has been provided. - Due Diligence Vendor-07/16/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 9.23 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 48.54% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 42.02% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.67 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7.02 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.15		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10046335
305232701			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232696			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232637			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-07-01 10:43	2026-07-07 14:13	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. - Buyer-07/07/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-07/01/2026		Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/07/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 12.33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 47.89 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 8.21 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10022610
305214718			A	A	A	A	A	A	A	A							A	A											ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232600			A	A	A	A	A	A	A	A							A	A											Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
																						Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-															

305182501			D	A	D	A	C	A	C	A	Closed	finding-3634	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Charges That Cannot Increase Test	Document Uploaded. Please see the attached. - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. Attached please find COC - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is xxx.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). The following charges have been either added or increased : Points - Loan Discount Fee resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see the attached. - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. Attached please find COC - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057905
305182501			D	A	D	A	C	A	C	A	Closed	finding-3631	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see the attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. attached please find COC - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see the attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. attached please find COC - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057906
305182501			D	A	D	A	C	A	C	A	Closed	finding-3632	2026-07-06 05:26	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Counter-A COC form has been provided, detailing the relock as the event for the increase to the Discount Points. However, the tolerance violation remains for timing. ****A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. Copy of refund check, PCCD, LOE and proof of delivery is required. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Counter-**Received COC dated xxx. However, the Discount Points increased again since xxx as disclosed in the Final CD. We are still missing a valid COC in relation to the subsequent increase. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. coc attached - Seller-07/06/2026 Open-The following charges have been increased Loan Amount (Points) resulting in a 0% tolerance cure in the amount of xxx. Please provide COC event details dated within 3 days of additional/increased charges. Or 0% tolerance cure in the amount of xxx is required. Please provide PCCD, LOE, copy of refund check and proof of mailing. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/06/2026 Open- - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Ready for Review-Document Uploaded. please see attached - Seller-07/08/2026 Ready for Review-Document Uploaded. coc attached - Seller-07/06/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10057907
																						Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (12 CFR §1026.19(e)(3)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx and xxx. - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Counter-***Received COC with date of change of xxx for rate extension. Mavent report in the original file indicates rate was re-locked on or about xxx. The original file does not contain a revised CD issued within 3 business days of xxx. Lender to provide confirmation of the correct re-lock date and an explanation. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026 Open-A Locked Revised Closing Disclosure Disclosure, advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum												

305182501			D	A	D	A	C	A	C	A	Closed	finding-3939	2026-07-08 13:27	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	ComplianceEase	TRID Rate Lock Disclosure Delivery Date Test	provided to the borrower within three business days after the interest rate was locked on xxx. Rate dependent charge changes subject to 0% tolerance total xxx. - Due Diligence Vendor-07/08/2026 Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (12 CFR §1026.19(e)(3)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on xxx. - Due Diligence Vendor-07/08/2026 Open- - Due Diligence Vendor-07/08/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/21/2026 Ready for Review-Document Uploaded. Sorry team please see attached the correct COC. - Seller-07/16/2026	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		COC CD (1).pdf RELOCK CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10126029
305182501			D	A	D	A	C	A	C	A	Closed	finding-3545	2026-07-22 12:52	2026-07-22 13:01	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date and Changed Circumstances Date Test	Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026 Resolved- - Due Diligence Vendor-07/22/2026 Open-This loan failed the revised closing disclosure delivery date and changed circumstances date test. (12 CFR §1026.19(e)(3)(iv)(A) - (C), (E), (F) , and (D) as amended in 2015 , 12 CFR §1026.19(e)(4)(i))The revised closing disclosure delivery date is either:Later than the third business day (counting days on which the creditor's offices are open to the public for carrying on substantially all of its business functions) after the creditor receives information sufficient to establish that a changed circumstance has occurred; orBefore the creditor receives information sufficient to establish that a changed circumstance has occurred.This calculation takes into account a user-submitted designation of the days that the creditor's office will be deemed to be open or not open for carrying on substantially all of its business functions, as described in §1026.2(a)(6) and as it relates to §1026.19(e)(4)(i) (revised loan estimate disclosure) and §1026.19(e)(4)(ii) (relationship to closing disclosure). This test excluded the following days from the business day count based on the client preferences configured on the company settings business days profile page:NoneIf a creditor uses a revised estimate for the purpose of determining good faith for the zero tolerance and 10% tolerance categories under §1026.19(e)(3)(i) and (ii), the creditor shall provide a revised version of the disclosures required under §1026.19(e)(1)(i) reflecting the revised estimate either:Within three business days of receiving information sufficient to establish that one of the reasons for revision provided under §1026.19(e)(3)(iv)(A) through (C), (E) and (F) applies; orNo later than three business days after the date the interest rate is locked, for revision provided under §1026.19(e)(3)(iv)(D). The revised version of the disclosures required under §1026.19(e)(1)(i) shall contain the revised interest rate, the points disclosed pursuant to §1026.37(f)(1), lender credits, and any other interest rate dependent charges and terms.Official Interpretations12 C.F.R. §1026.19(e)(4)(ii)Relationship to disclosures required under §1026.19(f)(1)(i).Revised disclosures may not be delivered at the same time as the Closing Disclosure. §1026.19(e)(4)(ii) prohibits a creditor from providing a revised version of the disclosures required under §1026.19(e)(1)(i) on or after the date on which the creditor provides the disclosures required under §1026.19(f)(1)(i)...However, if a creditor uses a revised estimate pursuant to § 1026.19(e)(3)(iv) for the purpose of determining good faith under § 1026.19(e)(3)(i) and (ii), § 1026.19(e)(4)(i) permits the creditor to provide the revised estimate in the disclosures required under § 1026.19(f)(1)(i) (including any corrected disclosures provided under § 1026.19(f)(2)(i) or (ii)). - Due Diligence Vendor-07/22/2026 Open- - Due Diligence Vendor-07/22/2026		Resolved-***Received Revised CD - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10406925
305182501			D	A	D	A	C	A	C	A	Closed	FCRE6019	2026-07-02 10:15	2026-07-08 10:19	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Borrower 1 Citizenship Documentation Not Provided	Resolved- - Due Diligence Vendor-07/08/2026 Ready for Review-Patriot Act attached - Seller-07/08/2026 Counter-Please provide the Patriot Act form signed at closing and prepared by title company showing DL or passport used as ID. SS card also isn't signed. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. social security attached - Seller-07/06/2026 Open-Borrower 1 Citizenship Documentation Is Missing - Due Diligence Vendor-07/02/2026	Ready for Review-Patriot Act attached - Seller-07/08/2026 Ready for Review-Document Uploaded. social security attached - Seller-07/06/2026		Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10042669
305182501			D	A	D	A	C	A	C	A	Closed	FCRE1316	2026-07-02 10:43	2026-07-07 06:29	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-07/07/2026 Resolved- - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. voe attached - Seller-07/06/2026 Open-Borrower 1 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. voe attached - Seller-07/06/2026	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10043375
305182501			D	A	D	A	C	A	C	A	Closed	FCRE1182	2026-07-02 11:04	2026-07-07 06:21	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. 1008 attached - Seller-07/06/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. 1008 attached - Seller-07/06/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		1008.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10043782
305182501			D	A	D	A	C	A	C	A	Closed	FPRO1137	2026-07-02 10:31	2026-07-07 06:20	Resolved	1 - Information	C	A	Property	Appraisal	The appraiser was not licensed (Primary Value)	Resolved-Primary Value appraiser's license was effective prior to the Valuation Date and expired after the Valuation Date Or Primary Valuation Is Not Selected Or Appraiser License Dates Are Not Provided - Due Diligence Vendor-07/07/2026 Open-Primary Value appraiser's license was not effective prior to the Valuation Date or expired prior to the Valuation Date - Due Diligence Vendor-07/02/2026		Resolved-Primary Value appraiser's license was effective prior to the Valuation Date and expired after the Valuation Date Or Primary Valuation Is Not Selected Or Appraiser License Dates Are Not Provided - Due Diligence Vendor-07/07/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 74.13% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 108.42 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.21% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10043115
305214703			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232597			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232659			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232658			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232657			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182474			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232661			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232598			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232697			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232530			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241204			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-07-05 16:06	2026-08-24 14:46	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Please see attached completion report. - Seller-08/21/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present Missing a completed 1004D for subject to items on the appraisal report. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached completion report. - Seller-08/21/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/24/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.50 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 544.99 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10054728
305182090			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232534			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-07 11:01	2026-07-16 09:00	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 2.16 are greater than or equal to Guideline Required Reserves of 0 - Due Diligence Vendor-07/16/2026 Ready for Review-This loan was underwritten to xxx Guidelines that do not require any PITI Reserves for this loan profile. Please waive condition as it does not apply - Seller-07/14/2026 Open-Audited Reserves of 2.16 are less than Guideline Required Reserves of 3 - Due Diligence Vendor-07/07/2026 Open-Audited Reserves of 2.16 are less than Guideline Required Reserves of 3 - Due Diligence Vendor-07/07/2026	Ready for Review-This loan was underwritten to xxx Guidelines that do not require any PITI Reserves for this loan profile. Please waive condition as it does not apply - Seller-07/14/2026	Resolved-Audited Reserves of 2.16 are greater than or equal to Guideline Required Reserves of 0 - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 24.00 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points			ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10096312
																												ATR/QM:	ATR/QM:								

305182209			A	A	A	A	A	A	A	A							A	A										Not Applicable	Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232532			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-07 14:15	2026-07-27 14:01	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 52.2 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Counter-Maybe duplicate. Missing documentation for initial deposit of xxx - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026 Open-Audited Reserves of are less than Guideline Required Reserves of 6 Once the EMD is cleared and verified the borrower will have the required reserves. See asset condition - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026	Resolved-Audited Reserves of 52.2 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.69% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10101413
305232532			C	A	C	A	A	A	A	A	Closed	FCRE6843	2026-07-07 14:19	2026-07-27 14:00	Resolved	1 - Information	C	A	Credit	Assets	Asset General	Resolved-Proof of EMD deposits provided. - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Counter-Still missing documentation for the initial deposit of xxx, no bank statements, wire deposits or cancelled checks provided. - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026 Open-Missing the bank statements showing the following earnest money deposits have been withdrawn from the borrowers bank account: xxx (one of these deposits) & xxx. Missing bank statement showing the additional deposit from the borrower of xxx has been withdrawn from the borrowers account. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Document Uploaded. Documentation already provided. xxx consists of xxx + xxx - xxx. - Seller-07/27/2026 Ready for Review-Document Uploaded. Total of all escrow deposits is xxx (xxx + xxx + xxx = xxx) and the xxx was held out of that total per the escrow receipt. There was not a separate withdrawal for xxx from borrower's account for this amount. - Seller-07/21/2026	Resolved-Proof of EMD deposits provided. - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.69% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 52.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10101488
305232529			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241205			D	A	A	A	D	A	A	A	Closed	FCOM1227	2026-07-06 02:06	2026-08-25 07:53	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	PUD Rider is Missing	Resolved-Signed PUD Rider and LOE from Canopy provided - Due Diligence Vendor-08/25/2026 Ready for Review-Document Uploaded. Please see attached copy of executed PUD rider Thank you - Seller-08/24/2026 Counter-Missing the Signed PUD Rider - Due Diligence Vendor-08/06/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/05/2026 Counter-Thanks for the documents, please also provide the PUD rider being recorded. - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026 Open-PUD Rider is Missing pud rider is missing - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached copy of executed PUD rider Thank you - Seller-08/24/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/05/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026	Resolved-Signed PUD Rider and LOE from Canopy provided - Due Diligence Vendor-08/25/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.83 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10056469
305232533			D	A	D	A	A	A	A	A	Closed	FCRE1252	2026-07-07 12:33	2026-07-08 13:54	Resolved	1 - Information	D	A	Credit	Missing Doc - Title	Title Document is Incomplete	Resolved-Title Document is Provided And Complete - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026 Open-Title Document is Incomplete Provide complete title report showing purchase date of subject property located at xxx - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/08/2026	Resolved-Title Document is Provided And Complete - Due Diligence Vendor-07/08/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 113.65 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.25 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 50% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points		CHAIN OF TITLE.pdf Title.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10098938
305232699			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305182137			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182134			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232636			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305182358			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232653			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232577			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232576			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:43	2026-07-09 10:12	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-Docs provided - Due Diligence Vendor-07/09/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 788.1 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10130976
305232575			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:44	2026-07-09 11:51	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-docs provided - Due Diligence Vendor-07/09/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 968.43 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10131018
305232574			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232583			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-08 15:45	2026-07-09 11:27	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-docs provided - Due Diligence Vendor-07/09/2026 Ready for Review-Document Uploaded. - Buyer-07/08/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN - Due Diligence Vendor-07/08/2026		Resolved-docs provided - Due Diligence Vendor-07/09/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 464.51 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.92 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10131063
305232725			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305182216			C	A	C	A	A	A	A	A	Closed	FCRE0360	2026-07-10 09:48	2026-07-22 11:57	Resolved	1 - Information	C	A	Credit	Borrower	Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not partially present. - Due Diligence Vendor-07/22/2026 Resolved-VOM provided, no 30 day lates - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. VOM from xxx shows delinquent xxx - but not over 30 days delinquent. Confirms no lates over 30 days from due date paid. Loan is now paid off, we could not get this prior to closing. I guess they are calling delinquent but not over 30 days so Mtg rating is 0x12x30. With borrowers strong credit and assets and overall loan dynamics we left this alone. - Seller-07/21/2026 Open-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is incomplete. Missing VOM or Credit Supplement for xxx to document satisfactory 12 month mortgage payment history. The loan was secured with the subject property, paid off at closing but the loan payment history is not reported in the Credit Report and the mortgage statement and statements for xxx only document xxx and xxx payments. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. VOM from xxx shows delinquent xxx - but not over 30 days delinquent. Confirms no lates over 30 days from due date paid. Loan is now paid off, we could not get this prior to closing. I guess they are calling delinquent but not over 30 days so Mtg rating is 0x12x30. With borrowers strong credit and assets and overall loan dynamics we left this alone. - Seller-07/21/2026	Resolved-Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is not partially present. - Due Diligence Vendor-07/22/2026 Resolved-VOM provided, no 30 day lates - Due Diligence Vendor-07/22/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 114.32 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.82% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10174610
305182130			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182331			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-10 17:09	2026-07-14 10:51	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Entity Docs provided - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Please see attached. - Buyer-07/13/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing Operating Agreement/equivalent - Due Diligence Vendor-07/10/2026		Resolved-Entity Docs provided - Due Diligence Vendor-07/14/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 16.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.28 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 10.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10187042
305232573			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232495			C	B	C	B	A	A	A	A	Closed	FCRE1194	2026-07-20 15:42	2026-07-27 15:57	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted for .48% over LTV of 75% per program and recent property listing for sale. Compensating factors Noted: 1. Residence history 5 yrs or more 2. Reserves greater than guideline Minimum by 6 months or more 3. DSCR score higher than program minimum of 1.09 4. Appraised Value supports 70% LTV - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. - Buyer-07/27/2026 Open-Audited LTV of 75.48% exceeds Guideline LTV of 75% - Due Diligence Vendor-07/20/2026		Waived-Exception granted for .48% over LTV of 75% per program and recent property listing for sale. Compensating factors Noted: 1. Residence history 5 yrs or more 2. Reserves greater than guideline Minimum by 6 months or more 3. DSCR score higher than program minimum of 1.09 4. Appraised Value supports 70% LTV - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.83 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 40.64 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10360313
																						Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material			Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum												

305182343			C	A	A	A	C	A	A	A	Closed	FCOM4227	2026-07-10 02:02	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID	TRID: Missing Closing Disclosure	document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10164409
305182343			C	A	A	A	C	A	A	A	Closed	finding-3631	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Reimbursement Amount Validation Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210377
305182343			C	A	A	A	C	A	A	A	Closed	finding-3632	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	Disclosures (Federal, State, and Data Dependent)	Consummation or Reimbursement Date Validation Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210378
305182343			C	A	A	A	C	A	A	A	Closed	finding-3634	2026-07-13 13:52	2026-07-15 09:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Charges That Cannot Increase Test	Resolved-Received ICD - Due Diligence Vendor-07/15/2026 Open- - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is xxx.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210376
305182343			C	A	A	A	C	A	A	A	Closed	finding-3532	2026-07-13 13:52	2026-07-15 09:40	Resolved	1 - Information	C	A	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Resolved-***Received ICD - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-**** Initial Closing Disclosure (required to be received by the consumer 3 business days prior to consummation, has not been provided. A Compliance testing is incomplete until the requested material document(s) are received, which may result in additional Findings. Please provide ICD and proof of delivery to borrower. - Due Diligence Vendor-07/13/2026 Open-This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii))The initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. - Due Diligence Vendor-07/13/2026 Open- - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-***Received ICD - Due Diligence Vendor-07/15/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.11% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		Initial CD.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10210375
305232572			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-10 05:39	2026-07-13 11:19	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Entity Docs provided - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. - Buyer-07/10/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN The IRS Employer Identification Number (EIN) confirmation document is missing and must be provided. - Due Diligence Vendor-07/10/2026		Resolved-Entity Docs provided - Due Diligence Vendor-07/13/2026	Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.08 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1221.07 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10168431
305232565			D	A	D	A	A	A	A	A	Closed	FCRE1814	2026-07-10 13:41	2026-07-15 10:27	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Missing	Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Buyer-07/13/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing evidence of EIN - Due Diligence Vendor-07/10/2026		Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 641.08 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.50 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10182377
305241202			D	A	D	A	A	A	A	A	Closed	FCRE1468	2026-07-10 02:41	2026-07-21 19:47	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 2 Missing	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-07/21/2026 Resolved-Docs received - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. xxx Stmnt - Seller-07/20/2026 Open-Asset 2 Missing The investment statement for the xxx account ending in xxx, reflecting a balance of xxx, was not included in the loan file. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. xxx Stmnt - Seller-07/20/2026	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-07/21/2026 Resolved-Docs received - Due Diligence Vendor-07/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 960.77 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 9.00 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Validated Original LTV Of 43.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10164953
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1503	2026-07-10 08:25	2026-07-16 13:50	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Mortgage Statement(s) Missing	Resolved- - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Property - Seller-07/15/2026 Open-Mortgage Statement(s) Missing of Following Properties: xxx xxx xxx xxx xxx xxx for 2nd mortgage - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Property - Seller-07/15/2026		Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 789 is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10171596
																									Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is												

305214922			D	A	D	A	A	A	A	A	Closed	FCRE2109	2026-07-10 06:49	2026-07-16 13:50	Resolved	1 - Information	D	A	Credit	Missing Doc	Lender Income Calculation Worksheet is missing	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/16/2026 Resolved- - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Income sheet - Seller-07/15/2026 Open-Missing Lender Worksheet or Bank Statement Summary - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Income sheet - Seller-07/15/2026	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/16/2026	Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10169628
305214922			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-07-10 07:04	2026-07-16 13:49	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Fraud UDM - Seller-07/15/2026 Open-Borrower 1 Gap Credit Report is Missing. The gap credit report is to be dated within 30 days of the note date - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Fraud UDM - Seller-07/15/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	[illegible]
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1201	2026-07-10 06:39	2026-07-16 13:36	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Fraud - Seller-07/15/2026 Open-Missing Third Party Fraud Report - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Fraud - Seller-07/15/2026	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	[illegible]
305214922			D	A	D	A	A	A	A	A	Closed	FCRE1467	2026-07-10 07:14	2026-07-16 13:35	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Doc provided - Due Diligence Vendor-07/16/2026 Resolved-Asset 1 Provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. xxx - Seller-07/15/2026 Open-Asset 1 Missing Borrowers checking account statement, xxx, with an account balance of xxx is missing. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. xxx - Seller-07/15/2026	Resolved-Doc provided - Due Diligence Vendor-07/16/2026 Resolved-Asset 1 Provided - Due Diligence Vendor-07/16/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 28.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 20.18 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 279.59 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	[illegible]
305232522			C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-07-10 06:05	2026-07-22 11:24	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Audited Reserves of 31.5 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/22/2026 Resolved-Sufficient assets - Due Diligence Vendor-07/22/2026 Ready for Review-Cash to Close per Final CD (dated xxx): xxx First Payment Letter PITI (No HOA Dues): xxx/mo. xxx -xxx =xxx/ xxx PITI = 31.46 mo. PITI Reserves. - Seller-07/21/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026 Open-Audited Reserves of are less than Guideline Required Reserves of 6 - Due Diligence Vendor-07/10/2026	Ready for Review-Cash to Close per Final CD (dated xxx): xxx First Payment Letter PITI (No HOA Dues): xxx/mo. xxx - xxx = xxx/ xxx PITI = 31.46 mo. PITI Reserves. - Seller-07/21/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026	Resolved-Audited Reserves of 31.5 are greater than or equal to Guideline Required Reserves of 6 - Due Diligence Vendor-07/22/2026 Resolved-Sufficient assets - Due Diligence Vendor-07/22/2026	Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10168792
305232522			C	A	C	A	A	A	A	A	Closed	FCRE7000	2026-07-10 05:50	2026-07-22 11:23	Resolved	1 - Information	C	A	Credit	Assets	Insufficient Total Liquid Assets Available for Close	Resolved-added back xxx moved earlier to title company to xxx account. - Due Diligence Vendor-07/22/2026 Resolved-Total Liquid Assets Available for Close Resolved - Due Diligence Vendor-07/22/2026 Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx= xxx.00 Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026 Open-Total Liquid Assets Available for Close of xxx is less than Total Cash to Close xxx. - Due Diligence Vendor-07/13/2026	Ready for Review-We show Verified Assets at time of CTC of xxx less Final CD Cash to Close xxx = xxx Reserves / First Payment Letter PITI (No HOA Dues) xxx = 31.46 months of PITI Reserves. Please waive condition. - Seller-07/21/2026	Resolved-added back xxx moved earlier to title company to xxx account. - Due Diligence Vendor-07/22/2026 Resolved-Total Liquid Assets Available for Close Resolved - Due Diligence Vendor-07/22/2026	Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10168575
																									Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.05 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.5 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 740 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has												

305232522			C	A	C	A	A	A	A	A	Closed	FCRE1167	2026-07-10 05:24	2026-07-17 05:55	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Please see attached. Coverage exceeds replacement cost. - Seller-07/16/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Please see attached. Coverage exceeds replacement cost. - Seller-07/16/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/17/2026	Stable Job Time Of Five (5) Or More Years At Current Job - 10.93 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 16.00 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.94% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10167066
305232528			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232599			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232526			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232523			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-10 05:43	2026-07-17 05:39	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/17/2026 Resolved- - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Please see attached 1008. - Seller-07/15/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. Please see attached 1008. - Seller-07/15/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/17/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 12.42 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.95% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 111.08 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10168477
305232578			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232579			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232564			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-14 05:48	2026-07-15 13:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. - Buyer-07/14/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing IRS Employer Identification Number (EIN) documentation. - Due Diligence Vendor-07/14/2026		Resolved-Entity docs provided - Due Diligence Vendor-07/15/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1097.66 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.42 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10224900
305232561			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232558			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232525			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232524			D	A	D	A	A	A	A	A	Closed	FCRE1469	2026-07-14 10:17	2026-07-20 14:26	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 3 Missing	Resolved-Asset 3 Provided Or Not Applicable - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Please see attached CD. - Seller-07/17/2026 Open-Asset 3 Missing ASSETS: CD/SS FROM SALE OF EXISTINGHOME:PROVIDE CERTIFIED COPY OF FINALCD/SETTLEMENT STATEMENT ON PROPERTY LOCATED AT xxx TO EVIDENCE NET PROCEEDS IN THE AMOUNT OF xxx AND SALE OF PROPERTY.*IFA CONCURRENT CLOSING PROVIDE ESTIMATEDCD/SS PRIOR TO CTC AND CERTIFIED FINAL COPYTO BE PROVIDED PTF* CD TO REFLECT PAYOFF OF MORTGAGE xxx. - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Please see attached CD. - Seller-07/17/2026	Resolved-Asset 3 Provided Or Not Applicable - Due Diligence Vendor-07/20/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 39.00 Years Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 14.29 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 41.52% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 71.13 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 70% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 14.29 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10232411
305232571			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Home Improvement/Reno			
305232569			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182129			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214597			D	B	D	B	A	A	A	A	Closed	FCRE3653	2026-07-14 20:20	2026-07-20 12:47	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing letter of explanation	Resolved-Rent Free Letter Provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026 Open-Evidence a Letter of Explanation (LOE), per GL, from the individual responsible for B2's current housing payment confirming B2 is residing rent-free. Additional conditions may apply upon review. - Due Diligence Vendor-07/15/2026	Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026	Resolved-Rent Free Letter Provided - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years		Rent Free Letter.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10247730
305214597			D	B	D	B	A	A	A	A	Closed	FCRE1194	2026-07-13 08:11	2026-07-20 12:46	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted with supporting comp factors: An exception has been granted for Audited LTV of 75% exceeds Guideline LTV of 60%. - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello team, please see attached and help waive condition. Thank you. - Seller-07/17/2026 Open-Audited LTV of 75% exceeds Guideline LTV of 60% Provide documentation supporting guideline eligibility. Audit Review identified an LTV of 75.00%, which exceeds the 60.00% maximum LTV permitted for a DSCR Cash-Out transaction with a DSCR ≥ 1.00. Per GL, the lowest representative FICO is used when there are multiple borrowers; Audit Review calculated a representative FICO of xxx. Additional conditions may apply upon review. - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. Hello team, please see attached and help waive condition. Thank you. - Seller-07/17/2026	Waived-Exception granted with supporting comp factors: An exception has been granted for Audited LTV of 75% exceeds Guideline LTV of 60%. - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years	BORROWER AT CURRENT RESIDENCE FOR FIVE (5) OR MORE YEARS MONTHS RESERVES ARE GREATER THAN THE GUIDELINE MINIMUM BY SIX (6) OR MORE MONTHS	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10201974
305214597			D	B	D	B	A	A	A	A	Closed	FCRE1815	2026-07-14 20:20	2026-07-20 12:45	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-Verification of EIN provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Evidence documentation confirming the EIN xxx for xxx. The EIN documentation is required to validate the borrowing entity. Additional conditions may apply upon review. - Due Diligence Vendor-07/15/2026	Ready for Review-Document Uploaded. Hello, please see attached, thank you - Seller-07/17/2026	Resolved-Verification of EIN provided - Due Diligence Vendor-07/20/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 22.02 Are Greater Than The Guideline Minimum Of 2 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 10.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10247728
305232652			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232582			D	A	A	A	D	A	A	A	Closed	FCOM1227	2026-07-14 00:50	2026-07-17 07:50	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	PUD Rider is Missing	Resolved-Lender provided update that property is SFR not PUD, using memo in lieu of corrected appraisal. - Due Diligence Vendor-07/17/2026 Resolved-The PUD Rider is Present or is Not Applicable (Property Type is Single Family Detached) - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Property profile provided to show property is not a PUD. - Buyer-07/16/2026 Open-PUD Rider is Missing The Planned Unit Development (PUD) Rider was not found in the loan file. The appraisal identifies the subject property as a Planned Unit Development (PUD) (see page 18). Please provide the executed PUD Rider or documentation supporting its omission, as applicable. - Due Diligence Vendor-07/14/2026		Resolved-Lender provided update that property is SFR not PUD, using memo in lieu of corrected appraisal. - Due Diligence Vendor-07/17/2026 Resolved-The PUD Rider is Present or is Not Applicable (Property Type is Single Family Detached) - Due Diligence Vendor-07/17/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 614.95 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 7.92 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10220431
305232559			D	A	D	A	A	A	A	A	Closed	FCRE1815	2026-07-14 05:51	2026-07-16 08:22	Resolved	1 - Information	D	A	Credit	Missing Doc	Entity Formation Documents for Main Entity and/or Sub-Entity Incomplete	Resolved-docs provided - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Buyer-07/14/2026 Open-Missing Operating Agreement/equivalent, Articles of formation/equivalent, Certificate of good standing, and/or evidence of EIN Missing IRS Employer Identification Number (EIN) documentation. - Due Diligence Vendor-07/14/2026		Resolved-docs provided - Due Diligence Vendor-07/16/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 1438.83 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.50 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10224938
305232557			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-14 14:58	2026-07-17 06:57	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Provided FHLMC SSR with Score of 1 - Buyer-07/16/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/14/2026			Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 8.42 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of 744 is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 926.09 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10243508
305214990			C	A	C	A	A	A	A	A	Closed	FCRE1443	2026-07-14 05:37	2026-07-20 16:00	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Expired	Resolved-VOD present - Due Diligence Vendor-07/20/2026 Counter-Please confirm if valid date is opening date. Otherwise it appears to be a xxx confirmation of an account with an active balance in xxx. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Hello Team, In xxx, dates are written in the Day-Month-Year (DD/MM/YYYY) order. Please see page 2 of the document showing VOD is verified on xxx. Thank you - Seller-07/14/2026 Open-Asset 2 Expired. - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. Hello Team, In xxx, dates are written in the Day-Month-Year (DD/MM/YYYY) order. Please see page 2 of the document showing VOD is verified on xxx. Thank you - Seller-07/14/2026	Resolved-VOD present - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.98 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10224612
305214652			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214825			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
																									Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 13.00 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6.07 Years Low Credit Usage												

305232515			D	A	D	A	A	A	A	A	Closed	FCRE2109	2026-07-16 05:04	2026-07-22 12:28	Resolved	1 - Information	D	A	Credit	Missing Doc	Lender Income Calculation Worksheet is missing	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-07/21/2026 Open-Missing Lender Worksheet or Bank Statement Summary Missing Lender Bank Statement worksheet reflecting all deposits and excluded deposits - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-07/21/2026	Resolved-Lender Worksheet or Bank Statement Summary Provided - Due Diligence Vendor-07/22/2026	Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.02 Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 59.72% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 7.64% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 60.7 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10282003
305182389			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232505			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1194	2026-07-16 09:47	2026-07-27 08:39	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception granted with supporting comp factors: Exception Approved for The loan-to-value (LTV) ratio exceeds the maximum permitted under xxx internal Non-QM DSCR guideline matrix for this loan's parameters. - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. - Seller-07/24/2026 Counter-Missing Approved Exception form showing Compensating factors, the Document provided does not list Comp Factors - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. - Buyer-07/17/2026 Open-Audited LTV of 72.13% exceeds Guideline LTV of 70%. no exception approval for LTV > 70% noting in file for cash out on 2-4 unit - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. - Seller-07/24/2026	Waived-Exception granted with supporting comp factors: Exception Approved for The loan-to-value (LTV) ratio exceeds the maximum permitted under xxx guideline matrix for this loan's parameters. - Due Diligence Vendor-07/27/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	• Strong debt-service coverage: DSCR above 1.20, exceeding the top-tier DSCR ≥ 1.00 band. • Excellent credit: representative FICO score of xxx. • Substantial reserves: xxx in verified assets, well in excess of program reserve requirements. • Investor acceptance: xxx approved the LTV in writing with no price adjustment. • Overall file strength: high-quality borrower profile and well-documented loan file.	exception.pdf Exception req.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	Yes	10289663
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1183	2026-07-16 09:47	2026-07-20 13:57	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Approval/Underwriting Summary Partially Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. - Buyer-07/17/2026 Open-1008/Underwriting Summary Partially Provided - Loan amount and interest rate not matching. no exception for LTV > 70% - Due Diligence Vendor-07/16/2026		Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10289659
305232650			C	B	C	B	A	A	A	A	Closed	FCRE1167	2026-07-16 09:04	2026-07-20 13:53	Resolved	1 - Information	C	A	Credit	Insurance	Inadequate Hazard Insurance Coverage - Amount of coverage is less than primary lien amount and the Replacement Cost Value Estimator was not Provided by the Insurer	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The dec page states it is replacement cost, property is fully covered - Seller-07/17/2026 Open-Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx Inadequate Hazard Insurance Coverage and Replacement Cost Estimator was not Provided - Hazard Insurance Coverage in the amount of xxx is less than the minimum required coverage amount of xxx. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The dec page states it is replacement cost, property is fully covered - Seller-07/17/2026	Resolved-Sufficent Hazard Insurance Coverage is provided - Due Diligence Vendor-07/20/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 45.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		HOI.pdf	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10288829
305232502			D	A	C	A	D	A	A	A	Closed	FCRE1143	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	C	A	Credit	Eligibility	Builder is in control of HOA	Resolved-New project with condo docs and budget in file. Project has > 50% sales - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Please see attached condo review and lox for condo turnover. - Seller-07/22/2026 Open-The Builder is in control of the HOA - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see attached condo review and lox for condo turnover. - Seller-07/22/2026	Resolved-New project with condo docs and budget in file. Project has > 50% sales - Due Diligence Vendor-07/23/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308860
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1229	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	1-4 Family Rider is Missing	Resolved-The 1-4 Family Rider is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. 1-4 Rider not required as Assignment of Rents is provided. - Seller-07/24/2026 Open-1-4 Family Rider is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. 1-4 Rider not required as Assignment of Rents is provided. - Seller-07/24/2026	Resolved-The 1-4 Family Rider is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308858
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1224	2026-07-16 20:49	2026-07-27 08:00	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	Condo Rider is Missing	Resolved-The Condo Rider is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Please see Condo Rider. - Seller-07/24/2026 Open-Condo Rider is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see Condo Rider. - Seller-07/24/2026	Resolved-The Condo Rider is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308859
305232502			D	A	C	A	D	A	A	A	Closed	FCOM1220	2026-07-16 19:54	2026-07-27 07:59	Resolved	1 - Information	D	A	Compliance	Missing Doc - Closing Package	The Deed of Trust is Missing	Resolved-The Deed of Trust is Present - Due Diligence Vendor-07/27/2026 Ready for Review-Document Uploaded. Please see attached DOT, Assignment of Rents, and Riders. - Seller-07/24/2026 Open-The Deed of Trust is Missing - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Please see attached DOT, Assignment of Rents, and Riders. - Seller-07/24/2026	Resolved-The Deed of Trust is Present - Due Diligence Vendor-07/27/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 17.33 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 65% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.29 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10308105
305232638			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232511			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232514			C	B	C	B	A	A	A	A	Closed	FCRE3874	2026-07-16 23:14	2026-07-28 16:26	Waived	2 - Non-Material	C	B	Credit	Eligibility	Neighborhood Location Not Allowed for Guidelines	Waived-Exception received by investor post close. Compensating factors noted: 1. Exceptional Mortgage History 0x30x70 2. xxx residual income 3. 6 months reserves or great than required by program. 4. 5 Yrs or more residence history 5. Qualifying FICO is greater than minimum requirement by twenty(20) or more points. 6. 5 Yr Stable employment and 10yr same profession. 7. Credit usage ratio is twenty five percent (25%) or less - Due Diligence Vendor-07/28/2026 Ready for Review-xxx A Exception Request was sent to PHL for Approval - Seller-07/28/2026 Open-Primary Value Valuation Neighborhood Location Not Allowed for Program - Due Diligence Vendor-07/17/2026	Ready for Review-xxx A Exception Request was sent to xxx for Approval - Seller-07/28/2026	Waived-Exception received by investor post close. Compensating factors noted: 1. Exceptional Mortgage History 0x30x70 2. xxx residual income 3. 6 months reserves or great than required by program. 4. 5 Yrs or more residence history 5. Qualifying FICO is greater than minimum requirement by twenty(20) or more points. 6. 5 Yr Stable employment and 10yr same profession. 7. Credit usage ratio is twenty five percent (25%) or less - Due Diligence Vendor-07/28/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 21.17 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 24.73 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.24 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.25 Years Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.33 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other	Investor Post-Close	No	10310003
305232501			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232504			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232506			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-20 09:20	2026-07-22 13:14	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. Please see attached CDA. - Seller-07/22/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/20/2026	Ready for Review-Document Uploaded. Please see attached CDA. - Seller-07/22/2026	Resolved-Desk review provided - Due Diligence Vendor-07/22/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 140.29 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10349435
305232503			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232510			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-17 01:04	2026-07-24 14:03	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. 1008 - Seller-07/24/2026 Open-1008/Underwriting Summary Not Provided 1008 is missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. 1008 - Seller-07/24/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/24/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 57.76 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.99% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10311290
305232509			C	A	C	A	A	A	A	A	Closed	FCRE1143	2026-07-17 06:33	2026-07-22 17:36	Resolved	1 - Information	C	A	Credit	Eligibility	Builder is in control of HOA	Resolved-HOA Questionnaire is present - Due Diligence Vendor-07/22/2026 Open-The Builder is in control of the HOA - Due Diligence Vendor-07/17/2026		Resolved-HOA Questionnaire is present - Due Diligence Vendor-07/22/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 64.99% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 57.79 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.83 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10317013
																						Resolved-CU score - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Please see attached			Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 70.12 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline												

305232508			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-07-20 09:21	2026-07-23 06:24	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	FNMA SSR showing CURS of 1. No CDA is required. - Seller-07/22/2026 Open-3rd Party Valuation Product is Required and Missing - Due Diligence Vendor-07/20/2026	Ready for Review-Document Uploaded. Please see attached FNMA SSR showing CURS of 1. No CDA is required. - Seller-07/22/2026	Resolved-CU score - Due Diligence Vendor-07/23/2026	Maximum By Ten Percent (10%) Or More - Validated Original LTV Of 59.38% Is Below The Guideline Maximum Of 70% By Ten Percent (10%) Or More		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10349454
305182388			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232563			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232555			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232507			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232513			D	A	D	A	A	A	A	A	Closed	FCRE1325	2026-07-17 10:02	2026-07-24 12:14	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 CPA Letter Missing	Resolved-Borrower 1 CPA Letter Resolved - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. Please see attached / SOS and internet search - Seller-07/24/2026 Open-Borrower 1 CPA Letter Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. Please see attached / SOS and internet search - Seller-07/24/2026	Resolved-Borrower 1 CPA Letter Resolved - Due Diligence Vendor-07/24/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 36.42% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5.01 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.24		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10320669
305232512			D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-07-17 12:17	2026-07-24 14:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. xxx Expires - Seller-07/24/2026 Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. xxx Expires - Seller-07/24/2026	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 22.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 48.48 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.13 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 19.02 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.63% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 45.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10325006
305232512			D	A	D	A	A	A	A	A	Closed	FCRE5783	2026-07-17 12:17	2026-07-24 14:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Gap Credit Report is Missing	Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026 Ready for Review-Document Uploaded. expires xxx - Seller-07/24/2026 Open-Borrower 2 Gap Credit Report is Missing - Due Diligence Vendor-07/17/2026	Ready for Review-Document Uploaded. expires xxx - Seller-07/24/2026	Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-07/24/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 22.00 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 48.48 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.13 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 19.02 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.63% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 45.31% Is Below The Guideline Maximum Of 85% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10325007
305232500			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182336			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated			
305214946			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232586			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232560			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182398			D	A	D	A	A	A	A	A	Closed	FCRE1503	2026-07-21 16:57	2026-07-23 14:43	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Mortgage Statement(s) Missing	Resolved-Lender provided new mortgages on 2nd home - Due Diligence Vendor-07/23/2026 Ready for Review-Document Uploaded. Only 2 liens, and xxx did the 2 loans, see attached DOT's The mtg statements were not ready yet - Seller-07/22/2026 Open-All 3 mortgage statements are missing for the property located at xxx. - Due Diligence Vendor-07/21/2026	Ready for Review-Document Uploaded. Only 2 liens, and xxx did the 2 loans, see attached DOT's The mtg statements were not ready yet - Seller-07/22/2026	Resolved-Lender provided new mortgages on 2nd home - Due Diligence Vendor-07/23/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 31.75 Are Greater Than The Guideline Minimum Of 9 By Six (6) Or More Months Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 12.85% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 12.32 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10388194
305182534			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
305232693			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232464			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214469			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182338			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305182294			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305214437			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232675			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214884			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA			
305232469			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-07-23 06:34	2026-07-29 10:41	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. - Seller-07/28/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-07/23/2026	Ready for Review-Document Uploaded. - Seller-07/28/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-07/29/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Validated Calculated DTI Of 28.99% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Validated Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.24 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Validated Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 11.00 Years Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Validated Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 11.52 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 296.66 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Validated Borrower At Current Residence For Five (5) Or More Years - 28.00 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10422322
305232467			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232468			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305182259			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214976			D	A	D	A	A	A	A	A	Closed	FCRE1130	2026-07-23 09:18	2026-07-30 09:31	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Mortgage Insurance Cert Missing	Resolved-corrected PCCD, Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule to remove MI, have been provided - Due Diligence Vendor-07/30/2026 Ready for Review-Document Uploaded. Hello, please see revised documents signed by the borrower. - Seller-07/29/2026 Counter-The PCCD provided is insufficient to demonstrate that the mortgage insurance (MI) in place at consummation was completely removed. A corrected Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule, along with proof of delivery, are required. - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. Hello, please see revised 1008, 1003 and PCCD showing the MI payment has been removed - Seller-07/28/2026 Open-Mortgage Insurance is Present but Mortgage Insurance Cert is missing *******Mortgage Insurance is Present but Mortgage Insurance Cert is missing. - Due Diligence Vendor-07/23/2026	Ready for Review-Document Uploaded. Hello, please see revised documents signed by the borrower. - Seller-07/29/2026 Ready for Review-Document Uploaded. Hello, please see revised 1008, 1003 and PCCD showing the MI payment has been removed - Seller-07/28/2026	Resolved-corrected PCCD, Payment Letter, Initial Escrow Account Disclosure, and Amortization Schedule to remove MI, have been provided - Due Diligence Vendor-07/30/2026	Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 20.08 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 38.99% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10424825
																												Non-QM: Lender documented	Non-QM: Lender documented								

305214787			A	A	A	A	A	A	A	A							A	A										all ATR UW factors	all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
305182333			B	B	B	B	A	A	A	A	Closed	FCRE1198	2026-07-24 11:44	2026-07-27 13:11	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Open-Audited Reserves of 3.52 are less than Guideline Required Reserves of 6 Audited Reserves of 3.2 are less than Guideline Required Reserves of 6 - Due Diligence Vendor-07/24/2026			Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 23.29 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 709 is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 23.30 Years	Approved Exception (pgs 307-308). Comp Factors: Mtg-Multiple accounts-no lates in the last 60 months; Other-Rate is dropping from 10.5%to 7.625%		Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	Originator Pre-Close	Yes	10452267
305232580			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232810			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305214431			B	B	B	B	A	A	A	A	Closed	FCRE1194	2026-07-29 11:13	2026-07-29 11:13	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 78.52% exceeds Guideline LTV of 75% Lender exception for LTV based on 5% reduction for being unleased. Subject recently remodeled or completed. - Due Diligence Vendor-07/29/2026		Waived-Audited LTV of 78.52% exceeds Guideline LTV of 75% Lender exception for LTV based on 5% reduction for being unleased. Subject recently remodeled or completed. - Due Diligence Vendor-07/29/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 98.52 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	DSCR > 1.0 0x30x24 paid as agreed on credit report.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10513419
305214694			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232702			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305182219			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305232466			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232497			D	A	D	A	A	A	A	A	Closed	FCRE1467	2026-08-04 16:46	2026-08-05 11:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 1 Missing	Resolved-Asset 1 Provided - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. - Buyer-08/05/2026 Open-Asset 1 Missing - xxx iao xxx - Due Diligence Vendor-08/04/2026		Resolved-Asset 1 Provided - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 46.81 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 57.92% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10625734
305232497			D	A	D	A	A	A	A	A	Closed	FCRE1468	2026-08-04 16:46	2026-08-05 11:53	Resolved	1 - Information	D	A	Credit	Missing Doc - Assets	Asset 2 Missing	Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-08/05/2026 Ready for Review-Document Uploaded. - Buyer-08/05/2026 Open-Asset 2 Missing - xxx iao xxx - Due Diligence Vendor-08/04/2026		Resolved-Asset 2 Provided Or Not Applicable - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 46.81 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 57.92% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10625735
305241188			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232462			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241176			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305214415			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305214402			B	B	B	B	A	A	A	A	Closed	FCRE1194	2026-08-05 07:52	2026-08-05 07:52	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender exception for LTV on 2 unit, unleased properties. - Due Diligence Vendor-08/05/2026		Waived-Audited LTV of 75% exceeds Guideline LTV of 70% Lender exception for LTV on 2 unit, unleased properties. - Due Diligence Vendor-08/05/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 82.73 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months	DSCR > 1.0 Multiple paid mortgage history		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10637281
305214753			C	B	C	B	A	A	A	A	Closed	FVAL7502	2026-08-06 11:35	2026-08-06 11:38	Waived	2 - Non-Material	C	B	Credit	Eligibility	Subject property was listed for sale within a time period not allowed per guidelines	Waived-Exception approved with compensating factors to allow or cash-out refinance, subject previously listed for sale and not seasoned at least one (1) month from the date of listing removal to the application date. Only delisted two days prior to application. Property is currently listed for rent for xxx. - Due Diligence Vendor-08/06/2026 Open-For cash-out refinances, properties previously listed for sale are to be seasoned at least one (1) month from the date of listing removal to the application date. - Due Diligence Vendor-08/06/2026		Waived-Exception approved with compensating factors to allow or cash-out refinance, subject previously listed for sale and not seasoned at least one (1) month from the date of listing removal to the application date. Only delisted two days prior to application. Property is currently listed for rent for xxx. - Due Diligence Vendor-08/06/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 10.46% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 26.17 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.00 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 18.94 Years Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 17.67 Years	DTI below 43%. Stability of employment over 5 years.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	Originator Pre-Close	Yes	10667133
305214406			B	B	B	B	A	A	A	A	Closed	FCRE1200	2026-08-05 03:28	2026-08-07 10:10	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Waived-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Min - xxx Sunject - xxx. exception approval pg 215 - Due Diligence Vendor-08/05/2026		Waived-Audited Loan Amount of xxx is less than the Guideline Minimum Loan Amount of xxx Min - xxx Sunject - xxx. exception approval pg 215 - Due Diligence Vendor-08/05/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 58.18% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 7.33 Years	Matrix allows 80% LTV for FICO and R/T. LTV is 35% below limit. Documented DSCR above 1.1.		ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Pre-Close	Yes	10631865
305214770			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Second Home	Purchase	NA			
305232451			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305232449			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305232452			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241167			C	A	A	A	C	A	A	A	Closed	finding-3625	2026-08-13 06:29	2026-08-14 14:13	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-**Received PCCD with fee in correct section. - Due Diligence Vendor-08/14/2026 Resolved- - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Please see attached LOX and PCCD, relocating the fee to Section A. - Seller-08/14/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. Please see attached LOX and PCCD, relocating the fee to Section A. - Seller-08/14/2026	Resolved-**Received PCCD with fee in correct section. - Due Diligence Vendor-08/14/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 35.78% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0 Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10784184
305241168			C	A	A	A	C	A	A	A	Closed	finding-3625	2026-08-12 16:33	2026-08-18 10:59	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-***Received corrected PCCD - Due Diligence Vendor-08/18/2026 Resolved- - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. - Seller-08/17/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/13/2026 Open- - Due Diligence Vendor-08/12/2026	Ready for Review-Document Uploaded. - Seller-08/17/2026	Resolved-***Received corrected PCCD - Due Diligence Vendor-08/18/2026	Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 51.68% Is Below The Guideline Maximum Of 80% By Ten Percent (10%) Or More Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 640 By Twenty (20) or More Points Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 26 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 24.72% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 223.35 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 17 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10774978
																						Resolved- - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Lease - Seller-08/13/2026 Open-Missing an executed lease	Ready for Review-		Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33.18% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.19 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 5 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of 729 is Greater Than			Non-QM:	Non-QM:								

305241169			D	A	D	A	A	A	A	A	Closed	FCRE7347	2026-08-07 12:21	2026-08-14 09:36	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lease Agreement	agreement for xxx in the amount of xxx. - Due Diligence Vendor-08/07/2026	Document Uploaded. Lease - Seller-08/13/2026		The Guideline Minimum Of 620 By Twenty (20) or More Points		xxx	Lender documented all ATR UW factors	Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10689002
305232454			A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	Cash Out - Other			
305232453			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241171			D	A	A	A	A	A	D	A	Closed	FPRO1242	2026-08-13 04:58	2026-08-14 05:06	Resolved	1 - Information	D	A	Property	Missing Doc - Appraisal	Appraisal is Missing	Resolved-Appraisal has been provided - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. CDA - Seller-08/13/2026 Open-Appraisal is Missing Provide a valid Field Review/CDA or second appraisal in accordance with GL requirements to support full appraisal in file. - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. CDA - Seller-08/13/2026	Resolved-Appraisal has been provided - Due Diligence Vendor-08/14/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 14.12% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 58.99 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.09 Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 9 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 680 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 6.33 Years		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10781827
305241170			D	A	D	A	A	A	A	A	Closed	FCRE7497	2026-08-06 03:52	2026-08-13 19:29	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved-Docs provided - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/13/2026 Open-PROPERTY ADDRESS: 1)xxx 2)xxx Both property HOA missing - Due Diligence Vendor-08/06/2026	Ready for Review-Document Uploaded. Please see attached - Seller-08/13/2026	Resolved-Docs provided - Due Diligence Vendor-08/13/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 6 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 80% Is Below The Guideline Maximum Of 90% By Ten Percent (10%) Or More Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 23.09% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 38.06 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10656810
305232450			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241187			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241172			D	A	D	A	A	A	A	A	Closed	FCRE1316	2026-08-11 01:10	2026-08-13 12:37	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. - Buyer-08/12/2026 Open-Borrower 1 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-08/11/2026		Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-08/13/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.61 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10728391
305241172			D	A	D	A	A	A	A	A	Closed	FCRE1347	2026-08-11 02:21	2026-08-13 12:37	Resolved	1 - Information	D	A	Credit	Missing Doc - Employment	Borrower 2 3rd Party VOE Prior to Close Missing	Resolved-Borrower 2 3rd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals 2) - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. - Buyer-08/12/2026 Open-Borrower 2 3rd Party VOE Prior to Close Missing - Due Diligence Vendor-08/11/2026		Resolved-Borrower 2 3rd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals 2) - Due Diligence Vendor-08/13/2026	Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 33% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 2 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 7 Years Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.06 Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 43.61 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 660 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10729323
305241175			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other			
305241182			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241166			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241185			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241165			D	A	C	A	C	A	D	A	Closed	FPRO9939	2026-08-14 06:57	2026-08-24 05:39	Resolved	1 - Information	C	A	Property	Third Party Valuation	CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided	Resolved-CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Provided Or CU Score Is Less Than Or Equal To 2.5 And A Third Party Valuation Product Was Not Required (CU Score Is) - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided (CU Score Is 2.8) CU Score Is Greater Than 2.5 And A Third Party Valuation Product Was Not Provided CU/LCA with score less than 2.5 - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-CU Score is Greater Than 2.5 And A Third Party Valuation Product Was Provided Or CU Score Is Less Than Or Equal To 2.5 And A Third Party Valuation Product Was Not Required (CU Score Is) - Due Diligence Vendor-08/24/2026	Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		CDA.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10813207
305241165			D	A	C	A	C	A	D	A	Closed	FPRO1244	2026-08-14 13:30	2026-08-24 05:39	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved- - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-Missing 3rd valuation - CU/LCA with score of 2.5 or less - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026		Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		CDA.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10822182
																									Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated													

305241165			D	A	C	A	C	A	D	A	Closed	FPRO1245	2026-08-14 04:53	2026-08-24 05:39	Resolved	1 - Information	C	A	Credit	Eligibility	Appraisal is Expired	Resolved-1004D updated - Due Diligence Vendor-08/24/2026 Open-Primary Value Appraisal is Expired - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-Primary Value Appraisal is Expired Missing completion report. Primary Value Appraisal is Expired - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-1004D updated - Due Diligence Vendor-08/24/2026	DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10810875
305241165			D	A	C	A	C	A	D	A	Closed	finding-3625	2026-08-14 11:26	2026-08-21 13:26	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-****Received PCCD - Due Diligence Vendor-08/21/2026 Resolved- - Due Diligence Vendor-08/21/2026 Ready for Review-Document Uploaded. - Seller-08/20/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. ****Section B has the Tax Service fee paid to the Lender. Fees paid to the Lender do not typically belong in section B. Lender to confirm fee was a pass-through fee paid to the Lender for the benefit of a third party and provide supporting documentation and a corrected PCCD correcting the payee name. - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026 Open- - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/20/2026	Resolved-****Received PCCD - Due Diligence Vendor-08/21/2026	Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - Borrower 1 Has Stable Job Time Of Five (5) Or More Years At Current Job - 15 Years Original LTV Is Below The Guideline Maximum By Ten Percent (10%) Or More - Original LTV Of 62.74% Is Below The Guideline Maximum Of 75% By Ten Percent (10%) Or More Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - Borrower 1 Has Stable Time In Profession By Ten (10) Years Or More - 15 Years Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 40.93% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 95.79 Are Greater Than The Guideline Minimum Of 0 By Six (6) Or More Months Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10818326
305241160			D	A	A	A	A	A	D	A	Closed	FPRO1244	2026-08-14 14:55	2026-08-17 19:00	Resolved	1 - Information	D	A	Property	Missing Doc - Third Party Valuation	3rd Party Valuation Product is Required and Missing	Resolved-Desk review provided - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Please see attached valuation. - Seller-08/14/2026 Open-Missing 3rd party valuation - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. Please see attached valuation. - Seller-08/14/2026	Resolved-Desk review provided - Due Diligence Vendor-08/17/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 20.17 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 107.24 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10823934
305241162			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241159			D	A	D	A	A	A	A	A	Closed	FCRE1241	2026-08-13 23:23	2026-08-18 10:54	Resolved	1 - Information	D	A	Credit	Missing Doc - Property	Purchase Contract is Missing	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/17/2026 Open-Purchase Contract Is Missing Purchase Contract was not found in the file. Addendum was found on page 189 but not the full contract. - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. Please see attached - Seller-08/17/2026	Resolved-Purchase Contract Issue Resolved - Due Diligence Vendor-08/18/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Validated Months Reserves Of 88.32 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Validated Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10808558
305241161			C	A	A	A	A	A	C	A	Closed	FPRO1136	2026-08-14 09:47	2026-08-21 10:11	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/21/2026 Resolved- - Due Diligence Vendor-08/21/2026 Ready for Review-Document Uploaded. - Seller-08/19/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not fully Present - Due Diligence Vendor-08/14/2026	Ready for Review-Document Uploaded. - Seller-08/19/2026	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully present, or Not Applicable - Due Diligence Vendor-08/21/2026	Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 12.2 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	Cash Out - Other	N/A	N/A	10816169
305241163			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241164			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241179			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241181			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241173			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Refinance	No Cash Out - Borrower Initiated			
305241174			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241184			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241152			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241153			A	A	A	A	A	A	A	A							A	A										ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA			
305241155			B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-08-21 04:02	2026-08-25 12:40	Resolved	1 - Information	B	A	Credit	Missing Doc - Approval Info	Underwriting Summary Not Provided	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-08/25/2026 Ready for Review-Document Uploaded. 1008 - Seller-08/24/2026 Open-1008/Underwriting Summary Not Provided - Due Diligence Vendor-08/21/2026	Ready for Review-Document Uploaded. 1008 - Seller-08/24/2026	Resolved-1008/Underwriting Summary is fully present - Due Diligence Vendor-08/25/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Low Credit Usage Ratio Of Twenty-Five Percent (25%) Or Less - Credit Line Usage Ratio equals 0.0 Calculated DTI Is Less Than The Guideline Maximum By Five Percent (5%) Or More - Calculated DTI Of 43.78% Is Less Than The Guideline Maximum Of 50% By Five Percent (5%) Or More Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 25.89 Are Greater Than The Guideline Minimum Of 6 By Six (6) Or More Months		xxx	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	xxx	xxx	Primary Residence	Purchase	NA	N/A	N/A	10943600
305241154			D	A	D	A	A	A	A	A	Closed	FCRE1164	2026-08-21 07:35	2026-08-26 12:51	Resolved	1 - Information	D	A	Credit	Missing Doc - Insurance	Flood Insurance Policy Missing	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-08/26/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-08/24/2026 Open-Missing Flood Insurance Policy. Per condo checklist there is flood insurance, but we need verification of this. Please send an updated condo master policy showing that it includes flood insurance or provide another flood insurance binder. - Due Diligence Vendor-08/21/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-08/24/2026	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-08/26/2026	Borrower At Current Residence For Five (5) Or More Years - Borrower At Current Residence For Five (5) Or More Years - 5.17 Years Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 720 By Twenty (20) or More Points Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 17.29 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months		xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	N/A	N/A	10947819
305232566			C	B	C	B	A	A	A	A	Closed	FCRE5000	2026-10-02 17:28	2026-10-06 05:46	Waived	2 - Non-Material	C	B	Credit	Eligibility	Number of Mortgaged Properties and/or aggregate loan balance with lender exceeds max allowable.	Waived-Lender exception for number of mortgaged properties xxx has 12 loans - Due Diligence Vendor-10/06/2026 Ready for Review-Document Uploaded. - Buyer-10/05/2026 Open-Number of Mortgaged Properties is 18. Without an approved exception, xxx exposure is limited to the lesser of xxx or 10 financed properties. Borrower has 18 - Due Diligence Vendor-10/02/2026		Waived-Lender exception for number of mortgaged properties xxx has 12 loans - Due Diligence Vendor-10/06/2026	Qualifying FICO is Greater Than The Guideline Minimum By Twenty (20) or More Points - VALIDATED Qualifying FICO Of xxx is Greater Than The Guideline Minimum Of 700 By Twenty (20) or More Points Borrower At Current Residence For Five (5) Or More Years - VALIDATED Borrower At Current Residence For Five (5) Or More Years - 8.50 Years Months Reserves Are Greater Than The Guideline Minimum By Six (6) Or More Months - Months Reserves Of 918.78 Are Greater Than The Guideline Minimum Of 3 By Six (6) Or More Months	6 months reserves greater than program requirement FICO 20 points above requirement xxx credit score 1.03 DSCR	xxx	ATR/QM: Not Applicable	ATR/QM: Not Applicable	xxx	xxx	Investment	Purchase	NA	Originator Post-Close	Yes	11718859

LOAN INFORMATION				INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
305232736			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232737			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232738			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191765			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191783			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214727			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232635			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214502			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232727			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232732			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232730			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232731			xxx	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232734			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232735			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232724			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232729			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232700			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214732			xxx	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232677			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232673			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232674			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232664			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232671			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232666			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232669			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232662			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232665			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232672			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232670			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232667			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232668			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232733			xxx	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232627			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232603			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232630			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232633			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232626			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232811			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232631			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232624			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232629			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232632			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232625			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232628			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232634			xxx	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232623			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232726			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232695			xxx	D	D	D	D	D	A	A	A	A	A	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232694			xxx	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232703			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232602			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232596			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214715			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232728			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232723			xxx	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232554			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232551			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232549			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232552			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232550			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182138			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232553			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232547			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232546			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232548			xxx	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182445			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232720			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232701			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232696			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232637			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214718			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232600			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182501			xxx	D	D	D	D	D	C	C	C	C	C	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214703			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232597			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232659			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232658			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232657			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182474			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232661			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232598			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232697			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232530			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241204			xxx	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182090			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232534			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182209			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232532			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232529			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241205			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232533			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232699			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182137			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182134			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232636			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182358			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232653			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232577			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232576			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232575			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232574			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232583			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232725			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182216			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182130			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182331			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232573			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232495			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305182343			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232572			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232565			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241202			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214922			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232522			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232528			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232599			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232526			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232523			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232578			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232579			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232564			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232561			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232558			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232525			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232524			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232571			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232569			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182129			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214597			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232652			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232582			xxx	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232559			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232557			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214990			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214652			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214825			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232515			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182389			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232505			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232650			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232502			xxx	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232638			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232511			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232514			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232501			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232504			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232506			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232503			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232510			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232509			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232508			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182388			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232563			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232555			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232507			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232513			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232512			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232500			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182336			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214946			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232586			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232560			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182398			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182534			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232693			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232464			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214469			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182338			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182294			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214437			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232675			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214884			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232469			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232467			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232468			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182259			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214976			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214787			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182333			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305232580			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232810			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214431			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214694			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232702			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182219			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232466			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232497			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241188			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232462			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241176			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214415			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214402			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214753			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214406			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214770			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232451			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232449			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232452			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241167			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241168			xxx	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241169			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232454			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232453			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241171			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241170			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232450			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241187			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241172			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241175			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241182			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241166			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241185			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241165			xxx	C	C	C	C	C	C	C	C	C	C	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241160			xxx	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241162			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241159			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241161			xxx	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241163			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241164			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241179			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241181			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241173			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241174			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241184			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241152			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241153			xxx	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241155			xxx	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305241154			xxx	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305232566			xxx	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
305232736			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								3.9	xxx
305232737			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232738			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305191765			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	64.77	64.77	xxx	0.0	.0000	Desk Review									xxx	xxx	.0142	89.0	0.11	xxx	xxx	xxx	xxx	0.0	.0000	xxx	A	xxx																																								3.5	xxx
305191783			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.91	62.91										xxx	xxx	.0286	xxx	1004 URAR																																																						
305214727			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232635			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	xxx	-.0286	Desk Review																	xxx	xxx	-.0286	xxx	Moderate Risk	xxx																																								4.2	xxx
305214502			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.7	xxx
305232727			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																					2	xxx	Eligible		
305232732			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3.5	xxx	Not Eligible	2.1	xxx
305232730			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								4.3	xxx
305232731			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	36.7	36.7	xxx	xxx	-.0265	Desk Review																	xxx	xxx	-.0265	xxx	Moderate Risk	xxx																																								
305232734			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.76	73.76	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1.3	xxx
305232735			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0750	Desk Review																	xxx	xxx	-.0750	xxx	Moderate Risk	xxx																																								5	xxx
305232724			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305232729			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											2.5	xxx	Eligible		
305232700			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											3	xxx	Not Eligible	1.9	xxx
305214732			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0										xxx	xxx	.0072	xxx	1004 URAR																																																						
305232677			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	50.0	50.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											0	xxx	Not Eligible	1	xxx
305232673			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderarte Risk	xxx																										xxx													1.1	xxx
305232674			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232664			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											2	xxx	Eligible	2.5	xxx
305232671			xxx	xxx	0	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	46.67	46.67	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232666			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx													1	xxx
305232669			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	58.62	58.62	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305232662			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.8	xxx
305232665			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx													1	xxx
305232672			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											4	xxx	Not Eligible	1.3	xxx
305232670			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								3.8	xxx
305232667			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0										xxx	xxx	.0900	xxx	1004 URAR																																																		0		Not Eligible	1	
305232668			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								2.8	xxx
305232733			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.95	60.95	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1	xxx	Eligible	2.7	
305232627			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.63	52.63	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305232603			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232630			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								1	xxx
305232633			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								1.1	xxx
305232626			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	56.05	56.05	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305232811			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232631			xxx	xxx	0	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																																								2.5	xxx
305232624			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.2	xxx
305232629			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5	xxx	Eligible	1	xxx
305232632			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232625			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.9	xxx
305232628			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232634			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx										2	xxx	Eligible	2.6	xxx
305232623			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	81.51	81.51										xxx	xxx	.0195	xxx	1004 URAR																																																					1	
305232726			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.6	xxx
305232695			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.44	59.44	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx													2.6	xxx
305232694			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.4	59.4	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx													2.6	xxx
305232703			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											2	xxx	Eligible		
305232602			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.57	52.57	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								2.6	xxx
305232596			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0545	Desk Review																	xxx	xxx	.0545	xxx	Low Risk	xxx																																								
305214715			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								1	xxx
305232728			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1	xxx	Eligible	3.5	xxx
305232723			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																										xxx													2.6	xxx
305232554			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1.8	xxx
305232551			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								0	xxx
305232549			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305232552			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	45.02	45.02	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																					xxx			
305232550			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	69.09	69.09	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																																																											1.5	xxx	Eligible		
305182138			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																									xxx
305232553			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1.5	xxx
305232547			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305232546			xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305232548			xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								0	
305182445			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														2.5	xxx
305232720			xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	48.54	48.54	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	MODERATE RISK	xxx																																								1	xxx
305232701			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																																								2.5	xxx
305232696			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.1	xxx
305232637			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305214718			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.33	73.33	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														2.2	xxx
305232600			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											0	xxx	Not Eligible	1.1	xxx
305182501			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	74.13	74.13	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											2.5	xxx	Eligible	1.3	xxx
305214703			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0										xxx	xxx	.0110	xxx	1025 Small Residential Income Report																																																						
305232597			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	1004 URAR																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								5	
305232659			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																																								5	xxx
305232658			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								5	xxx
305232657			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								5	xxx
305182474			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1	xxx
305232661			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	36.82	36.82	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1.5	xxx	Eligible	1	xxx
305232598			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																		xxx											0	xxx	Not Eligible	2	xxx
305232697			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	66.02	66.02	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								1.9	xxx
305232530			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	2.3	xxx
305241204			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																										xxx													4.6	xxx
305182090			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0										xxx	xxx	.0929	xxx	1004 URAR																																																		3.5		Not Eligible	4.5	
305232534			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
305182209			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								2.6	
305232532			xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	59.69	59.69	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																										xxx													3	xxx
305232529			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	59.26	59.26	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											0	xxx	Not Eligible	1	xxx
305241205			xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.92	70.92	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											99999	xxx	Not Eligible	2.2	xxx
305232533			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	50.0	50.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232699			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305182137			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	78.45	78.45	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																					1	xxx	Eligible		
305182134			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								999	xxx
305232636			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	64.39	64.39	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305182358			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232653			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																										xxx													3.3	xxx
305232577			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232576			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232575			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								2.8	xxx
305232574			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	LOW RISK	xxx																																					2.5	xxx	Eligible	3.2	
305232583			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0449	Desk Review																	xxx	xxx	-.0449	xxx	Moderate Risk	xxx																																								1.6	xxx
305232725			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1.8	xxx
305182216			xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	59.82	59.82	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305182130			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Low Risk	xxx																																								
305182331			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								
305232573			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2	xxx	Eligible	1.2	xxx
305232495			xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.48	75.48	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														2.3	xxx
305182343			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								1	xxx
305232572			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232565			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1.2	xxx
305241202			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	43.31	43.31	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305214922			xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								4.6	xxx
305232522			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0285	1004 URAR																																																														1.9	xxx
305232528			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	73.39	73.39	xxx	0.0	.0000	Desk Review																	xxx	0.0	.0000	xxx	Moderate Risk	xxx																																								4.8	xxx
305232599			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232526			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														2.5	xxx
305232523			xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.95	62.95	xxx	0.0	.0000	Collateral Underwriter (CU)																																																														1	xxx
305232578			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	2.1	xxx
305232579			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232564			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232561			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232558			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											1	xxx	Eligible	1	xxx
305232525			xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0506	Desk Review																	xxx	xxx	-.0506	xxx	Moderate Risk	xxx																																								3.5	xxx
305232524			xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																																																											2.5	xxx	Eligible	1	xxx
									1004										Desk																																																																

305232571	xxx	xxx	0	xxx	xxx	xxx	URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Review									xxx	0.0	.0000	xxx	Low Risk	xxx		2		Eligible	4.2	xxx
305232569	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	1004 URAR									xxx	0.0	.0000	xxx	Moderate Risk	xxx					4.3	
305182129	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214597	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305232652	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1.5	xxx	Eligible	1	xxx
305232582	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1.5	xxx	Eligible	1	xxx
305232559	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232557	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																1	xxx	Eligible		
305214990	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214652	xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx						
305214825	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	xxx	.0198	AVM	xxx	xxx	.0198	94.0	0.06	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx					1	
305232515	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.72	59.72	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																1.5	xxx	Eligible		
305182389	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232505	xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305232650	xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	72.13	72.13	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx					3.8	xxx
305232502	xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305232638	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx					3.5	xxx
305232511	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)															xxx				2.1	xxx
305232514	xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	69.9	69.9	xxx	0.0	.0000	Collateral Underwriter (CU)																1.5	xxx	Eligible	1	xxx
305232501	xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	59.41	59.41	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305232504	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.69	60.69	xxx	0.0	.0000	Collateral Underwriter (CU)																3.5	xxx	Not Eligible	1	xxx
305232506	xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx		0	xxx	Not Eligible		
305232503	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	66.0	66.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232510	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.2	xxx
305232509	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	64.99	64.99	xxx	0.0	.0000	Collateral Underwriter (CU)																0	xxx	Not Eligible	1.5	xxx
305232508	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.38	59.38	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305182388	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	74.99	74.99	xxx	0.0	.0000	Collateral Underwriter (CU)																3.5	xxx	Not Eligible	1.6	xxx
305232563	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																1.5	xxx	Eligible	2.5	xxx
305232555	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	52.69	52.69	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232507	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																3	xxx	Not Eligible	1.3	xxx
305232513	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	85.0	85.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305232512	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	45.31	45.31	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx		2.5	xxx	Eligible		
305232500	xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx						
305182336	xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx						
305214946	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx					3.4	xxx
305232586	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232560	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305182398	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305182534	xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	40.0	40.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx	xxx				1	xxx
305232693	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	63.16	63.16	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																1	xxx	Eligible		
305232464	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	65.0	65.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.8	xxx
305214469	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305182338	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0865	AVM	xxx	xxx	-.0865	97.0	0.03	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx						
305182294	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305214437	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx						
305232675	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx	xxx				3	xxx
305214884	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	1	xxx
305232469	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.1	xxx
305232467	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.0	62.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.3	xxx
305232468	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305182259	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214976	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	90.0	90.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305214787	xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	67.35	67.35	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305182333	xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.78	75.78	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305232580	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																.	xxx	Not Eligible	1.7	xxx
305232810	xxx	xxx	xxx	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	24.64	24.64	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						xxx
305214431	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	78.52	78.52	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214694	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.66	70.66	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.2	xxx
305232702	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																3.5	xxx	Not Eligible	1.1	xxx
305182219	xxx	xxx	0	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx		1.5	xxx	Eligible		
305232466	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	1.1	xxx
305232497	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	57.92	57.92	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305241188	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305232462	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1.2	xxx
305241176	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx						
305214415	xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	xxx	-.0913	AVM	xxx	xxx	-.0913	93.0	0.07	xxx	xxx	xxx												
305214402	xxx	xxx	0	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305214753	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214406	xxx	xxx	0	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	58.18	58.18	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305214770	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305232451	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx					2.7	xxx
305232449	xxx	xxx	xxx	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx					0	xxx
305232452	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305241167	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx					2.5	xxx
305241168	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	51.68	51.68	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx					2.9	xxx
305241169	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	78.0	78.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2.5	xxx	Eligible	1	xxx
305232454	xxx	xxx		0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate	xxx					1.1	xxx
305232453	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	70.0	70.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	1	xxx
305241171	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	-.0164	Desk Review									xxx	xxx	-.0164	xxx	Moderate Risk	xxx						
305241170	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.7	xxx
305232450	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1.5		Eligible	1	xxx
305241187	xxx	xxx	xxx	xxx	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx					2.6	xxx
305241172	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1	xxx
305241175	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx					3.3	xxx
305241182	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)																1	xxx	Eligible		
305241166	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	1	xxx
305241185	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	1	xxx
305241165	xxx	xxx		xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	62.74	62.74	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx	xxx	0	xxx	Not Eligible	2.8	
305241160	xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Moderate Risk	xxx						
305241162	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	59.99	59.99	xxx	0.0	.0000	Collateral Underwriter (CU)															xxx				1.5	xxx
305241159	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																3.5	xxx	Not Eligible	1.4	xxx
305241161	xxx	xxx	0	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	58.43	58.43	xxx	0.0	.0000	Collateral Underwriter (CU)															xxx				1	xxx
305241163	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	56.39	56.39	xxx	0.0	.0000	Collateral Underwriter (CU)															xxx				1	xxx
305241164	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	46.43	46.43	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1	xxx
305241179	xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	LOW RISK	xxx						
305241181	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	60.0	60.0	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx		3	xxx	Not Eligible	5	
305241173	xxx	xxx	0	xxx	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	68.38	68.38	xxx	0.0	.0000	Desk Review									xxx	0.0	.0000	xxx	Low Risk	xxx						
305241174	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																			1.2	xxx
305241184	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Loan Collateral Advisor (LCA)															xxx	1	xxx	Eligible	2.6	xxx
305241152	xxx	xxx	xxx	0	xxx	xxx	1025 Small Residential Income Report	xxx	xxx	xxx	xxx	80.0	80.0	xxx	xxx	.0872	AVM	xxx	xxx	.0872	90.0	0.1	xxx	xxx	xxx	xxx	0.0	.0000	xxx	LOW RISK	xxx						
305241153	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	66.0	66.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2	xxx	Eligible	2.1	xxx
305241155	xxx	xxx	xxx	0	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2.5	xxx	Eligible	1	xxx
305241154	xxx	xxx	xxx	0	xxx	xxx	1073 Individual Condo Report	xxx	xxx	xxx	xxx	75.0	75.0	xxx	0.0	.0000	Collateral Underwriter (CU)																1	xxx	Eligible	1.1	xxx
305232566	xxx	xxx	xxx	xxx	xxx	xxx	1004 URAR	xxx	xxx	xxx	xxx	80.0	80.0	xxx	0.0	.0000	Collateral Underwriter (CU)																2.5	xxx	Eligible	1	xxx

Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
305232736			xxx	Note Date	notePage	xxx	xxx	note date is xxx, pg 645 confirms
305232736			xxx	Borrower 1 Last Name	notePage	xxx	xxx	Typo, last name is xxx
305232736			xxx	Primary Appraised Property Value	propertyValuationPage	xxx	xxx	tape data incorrect, missing a zero
305232736			xxx	Verified Doc Type	employmentIncomePage	Written Verification of Employment	standard	wvoe used per pg 829-830
305232736			xxx	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	40.15	39.00	xxx dollar difference in calc. debts to 1008 totals
305232737			xxx	Occupancy	the1003Page	Investment	Investor	
305232737			xxx	Sales Price	closingDetailsNonCompliancePage	0	xxx	
305232737			xxx	Lien Position	TitlePage	1	First Lien	
305232737			xxx	Property Type	propertyValuationPage	Single Family Detached	ATTACHED	
305232738			xxx	Occupancy	the1003Page	Investment	Investor	
305232738			xxx	Sales Price	closingDetailsNonCompliancePage	0	xxx	
305232738			xxx	Lien Position	TitlePage	1	First Lien	
305232738			xxx	Property Type	propertyValuationPage	Single Family Detached	ATTACHED	
305191765			xxx	Sales Price	closingDetailsNonCompliancePage	0	N/A	
305191765			xxx	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	N/A	
305191783			xxx	Property Address	notePage	xxx	xxx	
305191783			xxx	Occupancy	the1003Page	Primary Residence	investment	Per Lock and approval Primary residence.
305191783			xxx	Property Type	propertyValuationPage	PUD	Single Family Detached	
305191783			xxx	Qualifying CLTV	propertyValuationPage	62.91	62.90	
305191783			xxx	Qualifying LTV	propertyValuationPage	62.91	62.90	
305191783			xxx	Verified Doc Type	employmentIncomePage	2YR Full Doc	full doc	
305191783			xxx	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	xxx	xxx	
305191783			xxx	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	46.31	39.00	
305214727			xxx	Business Purpose Flag	businessPurposePage	Yes	No	According to loan file, it is Business Purpose.
305214727			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	According to loan file, Qualifying FICO is xxx.
305232635			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	
305232635			xxx	Calculated DSCR	diligenceFinalLookPage	0.616	0.579	
305214502			xxx	Property Address	notePage	xxx	xxx	
305214502			xxx	Verified Doc Type	employmentIncomePage	Debt Service Coverage Ratio	Option 9-DSCR	
305232727			xxx	Occupancy	the1003Page	Primary Residence	PrimaryResidence	
305232727			xxx	Property Type	propertyValuationPage	Single Family Detached	Detached	
305232732			xxx	Maturity Date	notePage	xxx	xxx	Tape data is not for subject property and loan numbers also not matching with the current loan#xxx.
305232732			xxx	Prepayment Penalty Flag	notePage	N	Y	Actual the tape data is not for the subject property. its showed different loan#.
305232732			xxx	Lien Position	TitlePage	1	First Lien	Tape data is not for subject property and loan numbers also not matching with the current loan#xxx.
305232730			xxx	Maturity Date	notePage	xxx	xxx	Tape data reflects the maturity date as xxx and the LM reflects as xxx as per the NOTE.
305232731			xxx	Prepayment Penalty Flag	notePage	N	Y	Discrepancy confirmed - CD, Note, and DOT do not support xxx
305232731			xxx	Property Type	propertyValuationPage	Two to Four Unit	DETACHED	
305232734			xxx	Property Address	notePage	xxx	xxx	
305232734			xxx	Occupancy	the1003Page	Second Home	Second	
305232734			xxx	Lien Position	TitlePage	1	First Lien	
305232734			xxx	Property Type	propertyValuationPage	Single Family Detached	DETACHED	
305232735			xxx	Maturity Date	notePage	xxx	xxx	VALIDATED MATUREITY DATE xxx. NOTE
305232735			xxx	First Payment Date	notePage	xxx	xxx	VALIDATED 1ST PAYMENT xxx. NOTE
305232735			xxx	Property Type	propertyValuationPage	Single Family Detached	DETACHED	TAPE FORMATTING
305232724			xxx	Loan Amount	notePage	xxx	xxx	Per the note the loan amt is xxx.
305232729			xxx	Prepayment Penalty Flag	notePage	N	Y	No prepay on note & no rider for this.
305232729			xxx	Escrow Flag	disclosuresPage	No	Yes	No escrow on the final CD.
305214732			xxx	Loan ID	manual	xxx	xxx	
305232733			xxx	Maturity Date	notePage	xxx	xxx	Validated maturity date xxx Note
305232733			xxx	Prepayment Penalty Flag	notePage	N	Y	Validated NO prepayment
305232733			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Validated Retail
305232733			xxx	Property Type	propertyValuationPage	PUD	Single Family Detached	Validated PUD appraisal
305232733			xxx	Escrow Flag	disclosuresPage	Yes	No	
305232627			xxx	Calculated DSCR	diligenceFinalLookPage	1.219	1.21	
305232626			xxx	Calculated DSCR	diligenceFinalLookPage	1.431	1.37	Tape data reflects DSCR is 1.370 However as per provided documents in file DSCR is 1.431.
305232631			xxx	Originator DSCR	diligenceFinalLookPage	1.35	DSCR	VALIDATED DSCR 1.484 NOTE/APPRAISAL.
305232628			xxx	Property Type	propertyValuationPage	PUD	Single Family Detached	Discrepancy Confirmed - As per appraisal property type is PUD.
305232695			xxx	First Payment Date	notePage	xxx	xxx	Updated as given in the document
305232695			xxx	Qualifying LTV	propertyValuationPage	59.44	59.00	Updated as given in the document
305232695			xxx	Qualifying CLTV	propertyValuationPage	59.44	59.00	Updated as given in the document
305232602			xxx	Prepayment Penalty Flag	notePage	N	Y	No prepay on the note nor rider.
305232602			xxx	Note Date	notePage	xxx	xxx	Note cnfrms the date of xxx.
305232596			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	PI is xxx per note - tape data likely includes TI
305232596			xxx	Final Qualifying Property Value	propertyValuationPage	xxx	xxx	Property value xxx - sales price was xxx
305232596			xxx	Property Type	propertyValuationPage	Two to Four Unit	Detached	2 unit property
305232728			xxx	Prepayment Penalty Flag	notePage	N	Y	Per note no prepay/
305232728			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Per note this is a retail loan.
305232728			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Credit score xxx per credit report.
305232723			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Validated retail 1003.
305182138			xxx	Loan ID	manual	xxx	xxx	
305232546			xxx	Property Type	propertyValuationPage	Two to Four Unit	Detached	disperency confiremd-property type is 2 to 4 unit
305232548			xxx	Property Type	propertyValuationPage	Two to Four Unit	Detached	DISCREPANCY CONFIRMED PROPERTY IS 2-4 UNIT
305232548			xxx	Originator DSCR	diligenceFinalLookPage	1.22	DSCR	discrepancy confrimed loan file is dscr.
305232548			xxx	Calculated DSCR	diligenceFinalLookPage	2.395	1.22	DISCREPACY CONFRIMED PROPERTY DSCR SCORE IS 1.22
305232720			xxx	Maturity Date	notePage	xxx	xxx	The note shows a maturity date of xxx.
305232720			xxx	Prepayment Penalty Flag	notePage	N	Y	Per note there is no prepay.
305232720			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Per final 1003, note & other docs this is a retail loan.
305232701			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	
305232696			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	As per file calculated PITIA is xxx
305232696			xxx	Interest Rate	notePage	xxx	xxx	As per file interest rate is xxx
305232696			xxx	Qualifying Interest Rate	notePage	xxx	xxx	As per file qualifying interest rate is xxx
305232696			xxx	Qualifying LTV	propertyValuationPage	75.0	0.75	As per file calculations & 1008 , LTV is 75%
305232696			xxx	Qualifying CLTV	propertyValuationPage	75.0	0.75	As per file calculations & 1008, CLTV is 75%
305232696			xxx	Final Qualifying Property Value	propertyValuationPage	xxx	xxx	Final Qualifying property value considered lower of sales price vs appraisal value.
305232637			xxx	Prepayment Penalty Flag	notePage	N	Y	note shows no prepayment and there are no riders
305232637			xxx	Note Date	notePage	xxx	xxx	note shows xxx
305182501			xxx	Loan ID	tape	xxx	xxx	
305214703			xxx	Borrower 1 First Name	notePage	xxx	xxx	true & tape data did not match
305214703			xxx	Business Purpose Flag	businessPurposePage	Yes	No	DSCR loan
305232597			xxx	Borrower 1 First Name	notePage	xxx	xxx	updated as document
305232597			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	updated as document
305232597			xxx	Borrower 1 Last Name	notePage	xxx	xxx	updated as document
305232597			xxx	Qualifying Rent Income Source	businessPurposePage	Third Party Market Rent Estimate	Actual Short Term Rent	updated as document
305232597			xxx	Calculated DSCR	diligenceFinalLookPage	1.361	1.12	updated as document
305232597			xxx	Underwriting Guideline Version Date	businessPurposeApprovalandGuidelinePage	xxx	xxx	updated as document
305232657			xxx	Borrower 1 Self-Employment Flag	the1003Page	Unknown	No	
305182474			xxx	Maturity Date	notePage	xxx	xxx	Validated maturity date xxx Note
305182474			xxx	First Payment Date	notePage	xxx	xxx	Validated first payment date xxx
305232661			xxx	Loan Amount	notePage	xxx	xxx	Validated loan amount xxx Note.
305232661			xxx	Maturity Date	notePage	xxx	xxx	Discrepancy Confirmed
305232661			xxx	Prepayment Penalty Flag	notePage	N	Y	Validated not Prepayment penalty. Closing disclosure
305232661			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Discrepancy Confirmed
305232661			xxx	Qualifying CLTV	propertyValuationPage	36.82	36.16	Discrepancy Confirmed
305232661			xxx	Qualifying LTV	propertyValuationPage	36.82	36.16	Discrepancy Confirmed
305232661			xxx	Calculated DSCR	diligenceFinalLookPage	1.496	0.9	Validated DSCR 1.496 note appraisal
305232598			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	
305232697			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Validated retail note
305182090			xxx	Business Purpose Flag	businessPurposePage	Yes	No	The subject transaction is a DSCR loan which is a Business Purpose loan.
305232533			xxx	Property Type	propertyValuationPage	PUD	Single Family Detached	PROPERTY TYPE IS PUD
305232699			xxx	Borrower 1 Self-Employment Flag	the1003Page	Unknown	No	
305182137			xxx	Business Purpose Flag	businessPurposePage	Yes	No	The subject transaction is a DSCR loan which is a Business Purpose loan.
305182137			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	The qualifying FICO is xxx; based on the credit scores reported in the Credit Report (xxx, xxx, xxx).
305182134			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	
305232636			xxx	Refinance Type	the1003Page	No Cash Out - Borrower Initiated	Cash Out - Other	
305182358			xxx	Loan ID	manual	xxx	xxx	
305232574			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	DISCREPANCY CONFIRMED LOAN ORIGINATION COMPANY AND LENDER NAME ARE SAME
305232574			xxx	Calculated DSCR	diligenceFinalLookPage	1.238	1.21	DISCREPANCY CONFIRMED DSCR RATIO UPDATED FROM VALID DOCUMENT IN FILE. Still within prgrm tolerances ofbeing over 1.00 DSCR ratio.
305232583			xxx	Property Zip Code	notePage	xxx	xxx	Discrepancy confirmed property Zip code is xxx. All docs in the file show the zip of xxx.
305232583			xxx	Property City	notePage	xxx	xxx	Discrepancy confirmed property city is xxx. All docs in the file show the city xxx.
305232583			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	discrepancy confirmed Mortgage Origination Channel is Retail
305232725			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Audit cnfrms that this is a retail loan.
305182130			xxx	Business Purpose Flag	businessPurposePage	Yes	No	Business Purpose Flag is Yes.
305182130			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Qualifying FICO is xxx.
305232495			xxx	Vested Business Entity Type	notePage	Limited Liability Corporation (LLC)	Y	TAPE DATA DOES NOT MATCH WITH TRUE DATA
305232495			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	TAPE DATA DOES NOT MATCH WITH TRUE DATA
305232495			xxx	Qualifying Rent Income Source	businessPurposePage	Third Party Market Rent Estimate	N	TAPE DATA DOES NOT MATCH WITH TRUE DATA
305232495			xxx	Final Qualifying Property Value	propertyValuationPage	xxx	xxx	
305232495			xxx	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	xxx	xxx	TAPE DATA DOES NOT MATCH WITH TRUE DATA
305232495			xxx	Qualifying Housing Debt Income Ratio	diligenceFinalLookPage	0	N/A	TAPE DATA DOES NOT MATCH WITH TRUE DATA
305182343			xxx	Loan ID	tape	xxx	xxx	
305182343			xxx	Monthly Property Tax Amount	titlePage	xxx	xxx	Audit cnfrms monthly REO tx's of xxx which matches lenders 1008.
305182343			xxx	Reviewed Appraised Property Value	propertyValuationPage	xxx	xxx	Appraisal value = xxx & sales price = xxx. We use the lower of the 2 for our final LTV calcs.
305214922			xxx	Loan ID	tape	xxx	xxx	
305232523			xxx	Borrower 1 First Name	notePage	xxx	xxx	Validated first name.
305232579			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Per the note/1003 this is a retail loan.
305232561			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	Note/1003 shows this is a retail loan
305232571			xxx	Qualifying LTV	propertyValuationPage	80.0	0.80	
305214597			xxx	Borrower 1 Last Name	notePage	xxx	xxx	tape data does not match with true data
305214597			xxx	Primary Mortgage or Rent Times 30day 24Months	creditLiabilitiesPage	0	3	Tape data does not match with true data
305214597			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	
305214597			xxx	Primary Mortgage or Rent Times 60day 24Months	creditLiabilitiesPage	0	1	Tape data does not match with true data
305214597			xxx	Primary Mortgage or Rent Times 30	creditLiabilitiesPage	0	1	tape data does not match with true data
305232582			xxx	Mortgage Origination Channel	the1003Page	Retail	Wholesale	
305214990			xxx	Refinance Type	the1003Page	Cash Out - Other	Cash-Out/Other	Tap data formatting
305214990			xxx	Property Type	propertyValuationPage	Single Family Detached	Detached	Tape data formatting
305214990			xxx	Verified Doc Type	employmentIncomePage	1YR Business P&L	CPA P&L	Tape data formatting
305214990			xxx	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	45.37	45.19	Tape data formatting
305214990			xxx	Calculated DSCR	diligenceFinalLookPage	0	0.5281	Tape data formatting
305214652			xxx	Loan ID	tape	xxx	xxx	
305214652			xxx	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	True data as seen on the appraisal.
305214825			xxx	Borrower 1 Last Name	notePage	xxx	xxx	Borrower 1 Last Name is xxx.
305214825			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Qualifying FICO is xxx.
305232502			xxx	Property Zip Code		xxx	xxx	Tape date is accurate and Note was submitted with the incorrect zip code
305232504			xxx	Property Type		Single Family Detached	Condominium	In Apprisial its showing as Single Family Detached
305182388			xxx	Loan ID	tape	xxx	xxx	
305232563			xxx	Mortgage Origination Channel		Retail	Wholesale	This is a retail loan.
305214946			xxx	Loan ID		xxx	xxx	
305214946			xxx	Property Attachment Type		Detached	PUD	DISCREPANCY CONFIRM- PROPERTY TYPE DETACHED
305214946			xxx	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	xxx	xxx	
305232586			xxx	Mortgage Origination Channel		Retail	Wholesale	Mortgage Origination channel is Retail
305232586			xxx	Property Type		PUD	de minimus PUD	Property type is PUD
305232586			xxx	Escrow Flag		No	Yes	Validated no escrow/FCD
305232560			xxx	Maturity Date		xxx	xxx	True data as seen on the Note
305182294			xxx	B1 Verified Citizenship Designation	fraudReportPage	Foreign National	Non-Permanent Resident Alien	TRUE DATA AND TAPE DATA DID NOT MATCH
305214976			xxx	Qualifying Total Debt Income Ratio		33.24	34.57	DTI not match, as per PITIA document UW rental calculated -xxx but LENDER calculates xxx it sema Lender add TI amonut twice.
305232702			xxx	Loan ID	manual	xxx	xxx	
305232702			xxx	Prepayment Penalty Flag		No	Y	Per docs in loan file there is no prepay.
305232702			xxx	Maturity Date		xxx	xxx	Per the note the maturity date = xxx.
305232702			xxx	Mortgage Origination Channel		Retail	Wholesale	Per the note it shows this is a retail loan.
305232702			xxx	Qualifying LTV		75.0	69.00	Per audit the LTV/CLTV/HLTV = 75%.
305232702			xxx	Qualifying CLTV		75.0	69.00	Per audit the LTV/CLTV/HLTV = 75%.
305214402			xxx	Calculated DSCR		1.311	1.25	Per audit the final DSCR % = 1.311% this is off only by .06% from the lender & does not effect the loan approval.
305214402			xxx	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Appraisal shows new duplex
305214770			xxx	Verified Doc Type	employmentIncomePage	Debt Service Coverage Ratio	Option 9-DSCR	Data does not match
305241187			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Tape reflects the highest mid score as required per GL's when borrower's make the same income for S/E.
305241187			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	Monthly P&I validated per final Note
305241187			xxx	Property Address	notePage	xxx	xxx	Per final Note and DOT address is xxx
305241187			xxx	Final Qualifying Property Value	propertyValuationPage	xxx	xxx	Per final 1008
305241187			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Representative lowest mid score per guideline
305241187			xxx	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	xxx	xxx	
305241185			xxx	Underwriting Guideline Version Date	businessPurposeApprovalandGuidelinePage	xxx	xxx	Per the guidelines matrix
305241185			xxx	Interest Rate	notePage	xxx	xxx	Loan interest rate percentage is xxx, but the tape data shows it as a xxx, discrepancy confirmed
305241181			xxx	Qualifying Interest Rate	notePage	xxx	xxx	Loan interest rate percentage is xxx, but the tape data shows it as a xxx, discrepancy confirmed
305241181			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	Variance is P&I and PITIA
305241181			xxx	Final Qualifying Property Value	propertyValuationPage	xxx	xxx	Qualifiying value is xxx
305241173			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	Per final 1008 and guideline the representative score is xxx
305241174			xxx	Qualifying FICO	creditLiabilitiesPage	xxx	xxx	
305241174			xxx	Qualifying Monthly P&I Amount	notePage	xxx	xxx	As per note document, the qualifying monthly PI amount is xxx
305241174			xxx	Qualifying Interest Rate	notePage	xxx	xxx	Qualifying interest rate is xxxas per the note document
305241174			xxx	Interest Rate	notePage	xxx	xxx	Qualifying interest rate is xxx as per the note document
305241174			xxx	Qualifying CLTV	propertyValuationPage	75.0	0.75	Qualifying CLTV is 75.00% as per the review
305241174			xxx	Qualifying LTV	propertyValuationPage	75.0	0.75	Qualifying LTV is 75.00% as per the review
305241184			xxx	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	xxx	xxx	As per review calculations, total qualifying PITIA is xxx
305241184			xxx	Borrower 1 Self-Employment Flag	the1003Page	Unknown	No	

Exhibit 99.11

Clarifii

EXECUTIVE SUMMARY

JPMMT 2026-PLNQ1

By Clarifii LLC on October 8, 2026

CLARIFII CONTACT INFORMATION

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OVERVIEW

Clarifii LLC ("Clarifii") conducted an independent third-party pre-securitization due diligence review (the "Review") of 114 mortgage loans (the "Loans" or the "Pool") and the Loans were subsequently acquired by JPMorgan Chase Bank, National Association (the "Client") for the JPMMT 2026-PLNQ1 transaction. The Loans referenced in this narrative report were reviewed in between 04/2026 to 08/2026 by Clarifii. This narrative report provides information about the scope of work performed by Clarifii, and the results of Clarifii's review.

ORIGINATORS

Origination channels for the Loans in this review:

Origination Channel	Loan Count	% of Pool (by loan count)	Original Balance
Retail	32	28.07%	$18,848,550.00
Correspondent Flow with Delegated UW	9	7.89%	$7,615,950.00
Wholesale	73	64.04%	$60,377,092.00
Total	**114**	**100.00%**	**$86,841,592.00**

The Review consisted of a population of 114 Loans, with an aggregate principal balance of $86,841,592.00.

CLARIFII'S THIRD PARTY REVIEW (TPR) SCOPE OF WORK

The scope of work for this transaction consisted of credit, property valuation, and regulatory compliance reviews, plus a data integrity check, and were performed in accordance with rating agency loan level review standards in place as of the date of the review.

The Review was conducted consistent with the criteria for the specific Nationally Recognized Statistical Rating Organizations (NRSROs).

LOAN SAMPLING

The Client defined the sample size and requested Clarifii to perform a random sample of the Loans to be included in the Review. To Clarifii's knowledge, the Review covered 100% of the Loans within the transaction that were submitted to Clarifii for review.

Identity of NRSRO	Title and Date of Criteria
S&P Global Ratings	Global Methodology And Assumptions: Assessing Pools Of Residential Loans, January 25, 2019; Global Methodology And Assumptions: Assessing Pools Of Residential Loans--U.S. And Canada Supplement, February 21, 2025
Fitch Ratings, Inc.	U.S. RMBS Rating Criteria, April 30, 2026
Kroll Bond Rating Agency, LLC	U.S. RMBS Rating Methodology, December 7, 2023
Moody's Investors Service, Inc.	U.S. Residential Mortgage-backed Securitizations, dated as of September 18, 2026.
DBRS, Inc.	Third-Party Due-Diligence and Representations & Warranties Criteria for U.S. RMBS Transactions, April 30, 2026

DATA INTEGRITY

Clarifii performed a data comparison review of the data fields provided by the Client on the loan tape to the data found in the Loan file as captured by Clarifii. This comparison, when specific data was available, included the following data fields and tolerance levels noted below.

Data Comparison Fields
Amortization Term
Amount of Other Lien 3
Application Date
Balloon Flag
Borrower 1 Birthdate
Borrower 1 Email or Internet
Borrower 1 First Name
Borrower 1 FTHB
Borrower 1 Last Name
Borrower 1 Originator Citizenship Designation
Borrower 1 Phone Number
Borrower 1 Qualifying Income
Borrower 1 SSN
Borrower 2 First Name
Borrower 2 Last Name
Borrower 2 Originator Citizenship Designation
Borrower 2 SSN
Business Entity EIN
Business Purpose Flag

Calculated DSCR
Cash Disbursement Date
Cash out Include Debt Paid at Close
Closing/Settlement Date
Credit QM/ATR Designation
Date Last Rate Was Set
Final Reviewed QM Status
First Payment Date
HOA Flag
Initial Monthly P&I Or IO Payment
Interest Only Flag
Interest Only Term
Interest Rate
Is the Condo Project warrantable
Lender Name
Lien Position
Loan Amount
Loan ID
Loan Program
Loan Purpose
Loan Type
Maturity Date
MIN No
Note Date
Number of Units
Occupancy
Originator Doc Type
Prepayment Penalty Flag
Prepayment Penalty Total Term
Prepayment Penalty Type
Primary Appraised Property Value
Property Address
Property City
Property County
Property State
Property Type
Property Value
Property Zip Code
Proposed Real Estate Taxes
Qualifying CLTV
Qualifying FICO
Qualifying LTV
Qualifying Total Debt Income Ratio
Refinance Type

Sales Price
Seller Loan ID
Term
ULI
Verified Doc Type
Vested Business Entity Name

CREDIT UNDERWRITING

Clarifii reviewed each Loan file to determine the adherence to defined underwriting or credit extension guidelines, standards, criteria, or other requirements provided by Client, including, as applicable, Ability to Repay and Qualified Mortgage requirements. The Credit Qualification review consisted of the following:

- **Loan Attributes**
  To determine borrower program eligibility, Clarifii verified the following loan attributes and, where applicable, recalculated based on the information provided:
    - Assets and Reserves
    - Gross Income
    - Lien Position
    - Loan Purpose
    - Housing History
    - Loan to Value Ratio (LTV) and Combined Loan to Value Ratio (CLTV)
    - Monthly Debt
    - Occupancy
    - Property Type
    - Qualifying principal, interest, tax, insurance, and association dues (PITIA)
    - Debt to Income Ratio (DTI)
    - Residual Income
    - Debt Service Coverage Ratio (DSCR)

- **Credit Application**
  Clarifii verified the following items per the Uniform Residential Loan Application Form 1003 (1003):
    - All known borrower-owned properties are disclosed on the Real Estate Owned (REO) Section 2
    - Borrower(s) employment history
    - Citizenship and eligibility
    - First time home buyer status

    - The application was signed by all borrowers
    - The application was substantially complete

- **Credit History**
  Clarifii verified the following items:
    - A credit report or alternative credit history as applicable to loan type is present for each borrower
    - Bankruptcy and foreclosure seasoning
    - Captured the monthly consumer debt payments for use in the applicable DTI calculation
    - Installment and revolving payment history
    - Mortgage/Rental payment history
    - Verified and reviewed Real Estate Owned, Office of Foreign Assets Control (OFAC) search, and Fraud Alerts
    - Number of tradelines
    - Credit Score(s) and Qualifying Score Methodology

- **Employment and Income**
  When applicable, Clarifii determined whether all supporting documentation as required by the guidelines and Ability to Repay/Qualified Mortgage Rule (ATR/QM) were complete and accurate. The documentation was used to verify whether the income used to qualify the Loan was calculated in accordance with the guidelines. Documentation verified employment and income were deemed acceptable if it was a third-party document as required by the guidelines and ATR when applicable and may include:
    - Tax returns
    - Financial statements
    - Paystubs
    - IRS Form W-2s
    - IRS Form 1099
    - IRS documents
    - Bank statements
    - Lease agreements
    - Award letters
    - Other documentation in loan file

- **Fraud Review**
  For all Loans, Clarifii utilized the results from an independent, third-party fraud tool as well as information in the loan file to identify and address any potential misrepresentations including:
    - Borrower identity
        - Social Security inconsistencies
        - Borrower name variations
    - Occupancy
        - Borrower address history
        - Subject property ownership history
    - Employment
    - Licensing verification with the Nationwide Multistate Licensing System & Registry (NMLS):
        - Mortgage lender/originator
        - Loan officer
    - OFAC

- **Asset Review**
  Clarifii assessed whether the asset documentation required by the guidelines and ATR, when applicable, was present in the Loan file and within required timeframe. Documentation used to verify assets for down payment, closing costs, prepaid items and reserves may have included:
  - Verification of deposits (VOD)
  - Depository account statements
  - Stock or security account statements
  - Gift funds
  - Settlements statements
  - Other evidence of conveyance and transfer of funds if a sale of assets was involved
  - Other documentation in loan file
  - Asset documents were reviewed to determine any large deposits and appropriate sourcing of funds

- **Property Insurance and Taxes**
  Clarifii confirmed the presence of the insurance and tax information for the following:
  - Confirmed that the flood certification is for the correct borrower, property, lender, and loan number and is a "Life of Loan" certification
  - Confirmed that the mortgagee clause lists the lender's name and "its successors and assigns"
  - Confirmed that the premium amount on both the hazard and flood insurance match figures from the DTI calculations
  - For condominium properties, confirmed that the blanket policy meets the minimum amount of coverage in the guidelines
  - For properties in a flood zone, per the flood certification, confirmed that flood insurance meets guideline requirements in the file and met the minimum required amount of coverage in the guidelines
  - Reviewed Tax Certificate to verify and compare monthly escrows used to calculate DTI matches and taxes are current
  - Verified that the hazard insurance meets the minimum required amount of coverage in the guidelines

- **Debt Service Coverage Ratio (DSCR)**
  - Calculated DSCR, as required by guidelines
  - Confirmed documentation requirements have been met
  - Summed principal and interest or interest payment, along with taxes, insurance and HOA payments to arrive at monthly property expense. This summed amount is used as the denominator to the monthly lease or estimated lease income, as required by guidelines

DOCUMENT REVIEW

Clarifii reviewed each Loan file and verified if the following documents were included in the file and if the data on these documents was consistent (where applicable):

- **Initial and Final 1003 Application**
- **Note**
- **Mortgage/Deed of Trust**

- **Appraisal**
- **Sales Contract**
- **Title Commitment/Policy**
- **Junior Lien/Subordination Agreement**
- **Mortgage Insurance**
- **Underwriting Approval Documentation inclusive, but not limited to documents listed in the Credit Review section**
- **Flood Certification**
- **Initial and Final Loan Estimate (LE)**
- **Initial and Final and Closing Disclosure (CD)**
- **Post-Consummation Closing Disclosure (PCCD), as applicable**

COMPLIANCE REVIEW

Clarifii reviewed each Loan file, when applicable, and verified that it was consummated in compliance with the applicable federal, state, and local anti-predatory lending statutes in effect at the time of origination of the Loan. Compliance verification and validation that each Loan met the relevant provisions of:

Anti-Predatory Lending Requirements, that are imposed by federal, state and/or local statutory, regulatory, or authoritative determinations (e.g., state constitutional provisions, ordinances, interpretations, judicial determinations, etc.) that impose civil or criminal liability upon the Assignee or may cause significant loss severity to the value of the Loan, including the Home Ownership and Equity Protection Act (HOEPA) and any state and local high-cost home loan laws. Assignee shall have the meaning as defined in the Truth in Lending Act (TILA).

Truth in Lending Act (TILA), as amended by HOEPA, 15 U.S.C. §1601 et seq., as implemented by Regulation Z, 12 C.F.R. Part 1026

Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. §2603, as implemented by Regulation X, 12 C.F.R. Part 1024

Equal Credit Opportunity Act (ECOA), 15 U.S.C. §1691, as implemented by Regulation B, 12 C.F.R. §1001.1(b)

- **Compliance Documentation Requirements**

  Clarifii reviewed the following documents as they related to regulatory compliance:

  - Initial and final application (1003)
  - Note, including all addendums
  - Copy of note for any junior liens (if applicable)
  - Mortgage / Deed of Trust, including all riders
  - Initial, Interim, and Final Loan Estimates (LE)
  - Initial CD (i.e., the CD required to be received by the borrower(s) at least 3 business days prior to consummation) and re-disclosed CDs (as applicable and permitted by TILA/Regulation Z)
  - Notice of Right to Cancel (when applicable)
  - Rate Lock Date

  - HOEPA Disclosures (when applicable)
  - Initial Escrow Account Disclosure

- **Anti-Predatory Lending (Assignee Liability)**
  If applicable the Loans were reviewed for violations of federal, state & local high cost, higher-priced and/or consumer finance laws and regulations that carry Assignee Liability, including those defined below. Any Loan that is determined to be classified and/or defined as high cost, higher-priced, subprime, threshold, predatory high risk, covered or similar classification/definition was reported.

- **Compliance Testing of Truth-in-Lending Act (TILA)/Regulation Z Elements**
  Clarifii reverified and retested, when applicable, the following TILA and Regulation Z elements:

  - **TILA/RESPA Integrated Disclosure Testing (TRID)**
    Reviewed and compared LEs and CDs with a report outlining any TILA violations, including a recalculation of disclosed finance charges, principal and interest calculations, proper completion of the Projected Payments table, total of payments, finance charges, amount financed, recalculation of disclosed APR and a review to determine if disclosure differences were within the allowed tolerances and disclosures were provided within the required timeframes. Testing was conducted to fulfill the elements Structured Finance Association (SFA) TRID Compliance Review Scope ("TRID Grid 3.0" v.12/05/2019).

  - **Right of Rescission**
    Reviewed the TILA Right of Rescission, Notice of Right to Cancel, including a verification of the transaction date and expiration date, ensured proper execution of the Notice of Right to Cancel by all required parties, verified the disbursement date and determined if a full three (3) day rescission period was provided to the borrower(s). The appropriate Model Form was tested according to applicable U.S. Court of Appeals, Circuit Court rulings.

  - **Qualified Mortgage and Ability to Repay**
    Reviewed to ensure the Loan meets the applicable Qualified Mortgage ("QM") and Ability-to-Repay ("ATR") requirements as set forth in regulations promulgated by the Consumer Financial Protection Bureau as found at 12 CFR § 1026.43.

  - **Real Estate Settlement Procedures Act (RESPA)/Regulation X**
    Reviewed to ensure compliance with RESPA/Regulation X documentation and timing requirements in effect at origination of the Loan for RESPA disclosures (Servicing Disclosure Statement; Affiliated Business Arrangement Disclosure; Initial Escrow Disclosure Statement; List of Homeownership Counselling Organizations).

  - **Equal Credit Opportunity Act (ECOA)/Regulation B**
    Confirmed compliance with the January 18, 2014, requirements regarding the disclosure of the right to receive a copy of appraisals within three (3) business days of application, the right to receive a copy of the appraisals at least three (3) business days prior to consummation and any applicable waiver. The disclosure of the right to receive a copy of appraisals was met by the disclosure on the Loan Estimate pursuant to 12 CFR § 1026.27(m)(1).

- **Fair Credit Reporting Act (FRCA)/Regulation V**
  Confirmed compliance with the current FCRA/Regulation V requirements regarding risk-based pricing notice, credit score disclosure and Notice to Home Loan Applicant, as applicable.

- **Miscellaneous Compliance Testing**
  - ***Mandatory Arbitration*** – Clarifii reported mandatory arbitration provisions present in the loan file.
  - ***Single Premium Credit Insurance*** – Clarifii reported single premium credit insurance policies or debt cancellation agreements present in the loan file.
  - ***State prepayment and late charge restrictions*** – Clarifii reported instances where a prepayment penalty that exceeds the state permitted penalty has expired.

- **State and Local Anti-Predatory Requirements**

The following is an itemization of the current and historical state and local anti-predatory lending requirements, considered customary in secondary market due diligence compliance testing and reviewed by Clarifii:

- Arkansas Home Loan Protection Act, Ark. Stat. Ann. § 23-53-101 et seq.
- California Anti-Predatory Lending ("Covered Loan", Cal. Fin. Code § 4970 et seq.
- California Higher-Priced Mortgage Loan ("CA HPML"), Cal. Fin. Code §4995 et seq.
- Colorado Consumer Equity Protection Act, Colo. Rev. Stat. § 5-3.5-101 et seq.
- Connecticut Abusive Home Loan Lending Practices Act, Conn. Stat. Ann. §36a-746 et seq. and the Responsible Lending and Economic Security Act, Conn. House Bill 5577 (2008).
- Connecticut Nonprime Home Loans, Conn. Gen. Stat. §§ 36a-760 et seq. (2008-2009) and (2009-Current)
- District of Columbia Home Loan Protection Act of 2002, D.C. Official Code § 26-1151.01 et seq., as implemented by 20 D.C. Municipal Reg. § 2000.1 et seq. as well as DC Mortgage Disclosure Act of 2007.
- Florida Fair Lending Act, Fla. Stat. Ann. § 494.0078 et seq. (2002 – 2014).
- Georgia Fair Lending Act, Ga. Stat. Ann. § 7-6A-1 et seq. (as originally enacted by House Bill 02-1361 and as modified by Senate Bill 03-53).
- Idaho Residential Mortgage Practices Act, Idaho Code § 26-3101 et seq. (2003).
- Illinois High Risk Home Loan Regulations, 38 Ill. Admin. Code § 345.10 et seq. (Repealed)
- Illinois High Risk Home Loan Act, Public Act. 93-0561 (2003), Ill. Comp. Stat. tit. 815 §§ 137/1 et seq. (2004).
- Illinois Predatory Lending Database Program, Public Act 95-0691 (SB 1167).
- City of Chicago, Illinois, Anti-Predatory Lending Ordinance, Chicago Municipal Code, §§ 2-32-440; 2-32-455; 2-92-325; 4-4-155; 8-4-325.
- Cook County, Illinois, Anti-Predatory Lending Ordinance, Ordinance No. 240864 (2001) as amended by Illinois SB 1167 (2007).
- Indiana Home Loan Practices Act, as amended by HB 1179 (2005) Ind. Code § 24-9-1 et seq.
- Kansas Consumer Credit Code, Section 16a-3-308a, Kan. Stat. Ann. § 16a-1-101 et seq. 16.
- Kentucky Anti-Predatory Lending Statute, as amended by Kentucky House Bill 552 (2008), Ky. Rev. Stat. § 360.100 et seq.

- Maine, An Act to Enhance Consumer Protections in Relation to Certain Mortgages, 9A Me. Rev. Stat. Ann. §§ 8-103(1); 8-206(8); 8-206A and Maine Legislative Document 1869 (2007), 2125 (2008) and 1439 (2009), and regulation Z-3.
- Maryland Commercial Law, Mary. Stat. Ann. §§ 12-124.1; 12-127; 12-409.1; 12-1029 and as amended by Maryland Senate Bill 270 (2008) and Maryland Regulations under the Maryland Mortgage Lender Law (2009).
- Maryland Regulations for Higher Priced Mortgage Loans, as promulgated under the Maryland Mortgage Lender Law, Md. Code Ann., Fin. Instit. Code §§ 11-501 et seq.; Md. Code Regs. §§ 09.03.06.01 et seq.
- Massachusetts High-Cost Mortgage Regulations, 209 CMR § 32.32 et seq. including MA House Bill 4387 (2008) 20. Massachusetts Predatory Home Loan Practices Act, M.G.L. Chapter 183I.
- Massachusetts "Borrower's Interest" Standard, M.G.L. Chapter 183, §28C.
- Massachusetts Mortgage Lender and Broker Regulations, 940 CMR § 8.00 (15-17).
- Massachusetts Regulations for Higher Priced Mortgage Loans, 209 Mass. Code Regs. §§ 32.00 et seq.
- Massachusetts Subprime ARMs to First Time Homebuyers, M.G.L. Chapter 184, §17B.5.
- Michigan Consumer Mortgage Protection Act, Mich. Stat. Ann. § 445-1631 et seq.
- Minnesota Mortgage Originator and Service Licensing Act, § 58.137 et al. (S.F. 2988 (2002) and as amended by House File 1004 and SF 98 (2007) and SF 3154 and 3214 (2008).
- Nebraska Mortgage Bankers Registration and Licensing Act, Neb. Stat.§ 45-702 et seq.
- Nevada Anti-Predatory Lending Law, AB No. 284 (2003), as amended by AB 4 (2007), Nev. Rev. Stat. § 598D.010 et seq.
- New Jersey Home Ownership Security Act of 2002, NJ Stat. Ann. § C:46:10B-22 et seq.
- New Mexico Home Loan Protection Act, SB 449 (2003) and as amended by SB 342 (2009), N.M. Stat. Ann. § 58-21A-1 et seq.
- New York High-Cost Home Loan Regulations (1A – Original Part 41), 3 NYCCR Part 41 (2001).
- New York High-Cost Home Loan Act (1B - § 6-l), N.Y. Bank. L. Ch. 626., as implemented by 3 NYCCR Part 41 (2003) and as amended by Senate Bill 8143-A (2008).
- New York Subprime Home Loans, NY Bank. Law § 6-m.
- North Carolina Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-1.1A to 24-10.2 and North Carolina Amendments to Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-9; 24-1.1I(a); 24-10.2(a) as amended.
- Ohio Anti-Predatory Lending Statute, HB 386, as amended by S.B. 185 (2006), Ohio Rev. Code Ann. § 1.63.
- Ohio Consumer Sales Practices Act, Ohio Rev. Code Ann. § 1345.01, as implemented by Ohio Admin. Rules § 109 4-3-01 et seq.
- City of Cleveland Heights, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 72-2003.
- Summit County, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 2004-618, Muni. Code §§ 201.01 et seq.
- Oklahoma Anti-Predatory Lending Law, House Bill No. 1574 (2003).
- Oklahoma Higher-Priced Mortgage Loans Law, Okla. Admin. Code §§ 160:45-9-1 et seq.
- Pennsylvania Consumer Equity Protection Act, 63 Pa. Cons. Stat. Ann. § 456.501 et seq.
- City of Providence, Rhode Island Predatory Lending Ordinance, Ordinance No. 245, Chapter 2006-33 as amended.

  - Rhode Island Home Loan Protection Act, Chapter 25.2 of Title 34 of RI Gen. L. et seq., as implemented by Emergency Banking Regulation 3 (2006) and Final Banking Regulation 3 (2007) and amended by Senate Bill 371 (2007).
  - South Carolina High-Cost and Consumer Home Loans Act, S.C. Code § 37-23-10 et seq.
  - South Carolina Consumer Protection Code, S.C. Code 37-1-101 et seq.
  - Tennessee Home Loan Protection Act of 2006, TN Code Annotated, Title 47 et seq.
  - Texas High-Cost Home Loan Statute, TX. Fin. Code Ann. § 343.201 et seq.
  - The disclosure requirements and prohibitions of Section 50(a)(6) and 50(f)(2) of Article XVI of the Texas Constitution
  - Utah Residential Mortgage Practices Amendments, Utah Code Ann. § 61- 2c-102 et seq.
  - Utah High Cost Home Loan Act, Utah Code § 61-2d-101 et seq.
  - Vermont Interest Act, 9 V.S.A. § 104, implemented by Regulation B-98-2.
  - Virginia Mortgage Lender and Broker Act (for loans originated prior to July 1, 2003), Va. Code Ann. §§ 6.1-413; 6.1-422, 6.1-428.
  - Virginia Mortgage Lender and Broker Act (for loans originated after July 1, 2003), Va. Code Ann. §§ 6.1-411; 6.1-422.1, 6.1-425.1; 6.1-425.2.
  - Washington House Bill 2770, Mortgage Lending and Homeownership, Chapter 108, Laws of 2008.
  - West Virginia Residential Mortgage Lender, Broker and Servicer Act, W.Va. Code § 31-17-1 et seq.
  - Wisconsin Responsible High Cost Mortgage Lending Act, Wis. Stat. § 428.202.
  - Wyoming Credit Code, Wyo. Stat. Ann. §§ 40-14-101 et seq.

- **Business Purpose Loan Compliance Review**

  - Non-Owner Occupied Declaration Disclosure
    a. Verify reflects correct address
    b. Verify application address is different from subject property
    c. Verify executed by all borrowers
  - Review Note accuracy and properly executed
  - Review Mortgage and applicable riders for accuracy and properly executed
  - Occupancy Letter (must state that borrower(s) will not reside in the property
  - HMDA section (Information for Government Monitoring Purposes) of the application (initial and/or final)
  - If property is in a flood zone, Flood Notice must be provided prior to closing
  - Right to Receive Copy of Appraisal or Appraisal Waiver Disclosure
  - Letter of Explanation detailing the use of proceeds.
  - Borrower's statement of purpose for the Loan.
  - State License requirements when applicable
  - State Predatory lending and high cost when applicable

QUALIFIED MORTGAGE (QM)

With respect to QM (Safe Harbor and Rebuttable Presumption) designated Loans, Clarifii reviewed the Loan to determine whether, based on available information in the loan file, (i) the Loan contained risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceeded the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) at the time of consummation, if the debt-to-income ratio exceeded 43% (calculated in accordance with Appendix Q to Regulation Z). This portion of the Review included a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a Loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable Agency, as permitted under the QM final rule, Clarifii reviewed the Loan to determine whether, based on available information in the loan file the Loan satisfied (i), (ii) and (iii) in the preceding paragraph and reviewed the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated Loan that satisfied the applicable requirements enumerated above, Clarifii then determined whether the Loan was a Safe Harbor QM or Rebuttable Presumption QM by comparing the Loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage.

ABILITY TO REPAY (ATR)

If applicable, Clarifii reviewed the Loans to determine whether, based on available information in the Loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability, the consumer's current employment status; (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focused on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

Note: for Loans designated as QM – Agency eligible (QM – Temporary), Clarifii did not review for compliance with the requirements of Appendix Q or General Ability to Repay.

If applicable, Clarifii reviewed Loans to determine their conformity with the ATR/QM factors above, and did not render an independent assessment or opinion, warranty or represent that a Loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR, or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative, or judicial authorities (Authorities). Clarifii does not represent or warrant that the factors for which it has reviewed that the Loans constitute all the factors and/or criteria that Authorities may consider in determining the status of a Loan.

Clarifii's review was based on information contained in the loan file at the time it was provided for review.

VALUATION REVIEW

Clarifii reviewed all appraisals and alternative value tools used to qualify the Loan for reasonableness of estimated value, comparable sales, completeness of data and eligibility of the appraiser, compared to underwriting guidelines, variances, and tolerances. Clarifii determined that the appraised value appeared to be supported, based on the valuation provided by the Independent Third-party Review.

- **Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA)**
  Clarifii checked for the presence of the appraiser's license and reviewed for the presence of any red flags related to the mortgaged property that may have posed a risk to the property or occupants.

- **Uniform Standards of Professional Appraisal Practice (USPAP)**
  Clarifii confirmed the appraiser's certification is present and executed within the original appraisal.

INDEPENDENT THIRD-PARTY VALUES

Clarifii applied a cascade methodology to the population to determine if the original appraisal value was reasonably supported when compared to an independent third-party valuation product.

Valuation Reconciliation Process:

- If the AVM (Automated Valuation Model) supported the origination appraised value within -10% variance, no additional products were required.
- If the Desk Review supported the origination appraised value within a -10% variance, no additional products were required.
- In the event the Desk Review process yielded material exceptions or had a value exceeding a negative ten percent (-10%) variance, a field review was ordered to further establish the supported value, unless guidelines allowed for the use of the lower Desk Review value for purpose of LTV/CLTV/HCLTV.

Uniform Collateral Data Portal (UCDP) Risk Score:

- For Loans with a Fannie Mae Collateral Underwriter Score (CU), if an CU Score was available and the CU Score was greater than 2.5, a Desk Review was either reviewed in the loan file or ordered by Clarifii. If the CU Score was less than or equal to 2.5, a Desk Review was not obtained/required based on market acceptance of UCDP Risk Score.

VALUATION RESULTS SUMMARY

The two tables below summarize the Loans that contained independent third-party valuation product as well as Loans with acceptable UCDP Risk Scores:

Valuation Product	# of Files – No Hit	# of Files > -10% Variance to OA or Confidence < 80%	Number of Files within -10% of OA or Acceptable UCDP Risk Score
AVM	0	0	2
BPO	0	0	6
LCA or CU Score <=2.5	0	0	35
Desk Review	0	0	60
Field Review	0	0	3
71A / Appraisal Narrative	0	0	3
Second Full Appraisal	0	0	5

DUE DILIGENCE GRADING CRITERIA

Upon completion of the loan file due diligence review, Clarifii assigned comprehensive grading that considers critical factors based on the specific review completed, in addition to product, client, and rating agency requirements.

The National Recognized Statistical Rating Organizations (NRSRO) criteria referenced for this report and utilized for grading descriptions is based upon the NRSRO listed in the Asset-Backed Securities Form ABS Due Diligence-15E.

Final Event Grade

A	Loan meets Credit, Compliance, and Valuation Guidelines.
B	The Loan materially meets published Client/Seller guidelines and/or eligibility in the validation of income, assets, or credit, is in material compliance with all applicable laws and regulations, and the value and valuation methodology is supported and materially meets published guidelines.
C	The Loan does not meet the published guidelines and/or violates one material law or regulation, and/or the value and valuation methodology is not supported or did not meet published guidelines.
D	Loan is missing documentation to perform a sufficient review.

Credit Event Grade

A	The Loan meets the published guidelines without any exceptions. The employment, income, assets, and occupancy are supported and justifiable. The borrower's willingness and ability to repay the Loan is documented and reasonable.
B	The Loan materially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding published guidelines. The employment, income, assets, and occupancy are supported and justifiable. The borrower's willingness and ability to repay the Loan is documented and reasonable.
C	The Loan does not materially meet the published guidelines. There are not sufficient compensating factors that justify exceeding the published guidelines. The employment, income, assets, or occupancy are not supported and justifiable. The borrower's willingness and ability to repay the Loan were not documented or are unreasonable.
D	There was not sufficient documentation to perform a review, or the credit file was not furnished.

Valuation Event Grade

A	The value is supported within 10% of the original appraisal by supporting documents (CDA, Field Review or Second Appraisal). The appraisal was performed on an "as-is" basis and the property is complete and habitable at origination. The appraiser was appropriately licensed and used Government-Sponsored Enterprise (GSE) approved forms.
B	The value is not supported within 10% of the original appraisal by supporting documents and there are other valuation support documents provided to support original value within 10% of the original appraisal. The valuation methodology substantially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding guidelines. The appraisal was performed on an "as-is" basis and the property is complete and habitable. The appraiser was appropriately licensed and used GSE approved forms.
C	The value is not supported within 10% of the original appraisal. The valuation methodology did not meet the published guidelines and there were not sufficient compensating factors for exceeding published guidelines. The property is in below "average" condition, or the property is not complete or requires significant repairs. The appraisal was not performed on an "as is" basis. The appraiser was not appropriately licensed or did not use GSE approved forms.
D	The file was missing the appraisal or there was not sufficient valuation documentation to perform a review.

Compliance Event Grade

A	The Loan is compliant with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties.
B	The Loan is in material compliance with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties. Client review required.
C	The loan violates one material law or regulation. The material disclosures are missing, or the legal documents do not accurately reflect the agreed upon Loan terms or all required applicants did not execute the documents.
D	There was not sufficient documentation to perform a review, or the required legal documents were not furnished.

CLARIFII DUE DILIGENCE RESULTS

Below are the final overall Loan grades for this review, as well as the credit, property valuation, and regulatory compliance component review grades.

Final Overall Loan Grade Results

Final Overall Review Results		
Overall	**Loan Count**	**% of Sample**
A	84	73.68%
B	30	26.32%
C	0	0.00%
D	0	0.00%
Total	**114**	**100.00%**

The overall grade summary reflects the combination of the credit, property valuation and regulatory compliance component reviews into one overall grade. The overall grade assigned is the most severe grade from each of the component reviews.

Final Credit Component Grade Results

Final Credit Grade Summary		
Credit	**Loan Count**	**% of Sample**
A	97	85.09%
B	17	14.91%
C	0	0.00%
D	0	0.00%
Total	**114**	**100.00%**

Final Property Valuation Grade Results

Final Property Grade Summary		
Property	**Loan Count**	**% of Sample**
A	113	99.12%
B	1	0.88%
C	0	0.00%
D	0	0.00%
Total	**114**	**100.00%**

Final Regulatory Compliance Grade Results

Final Compliance Grade Summary		
Compliance	**Loan Count**	**% of Sample**
A	102	89.47%
B	12	10.53%
C	0	0.00%
D	0	0.00%
Total	**114**	**100.00%**

ADDITIONAL LOAN SUMMARY DETAILS

Amortization Type

Amortization Type	**Loan Count**	**% of Pool (by loan count)**	**Original Balance**
ARM	2	1.75%	$2,375,000.00
Fixed	112	98.25%	$84,466,592.00
Total	**114**	**100.00%**	**$86,841,592.00**

Occupancy

Occupancy	**Loan Count**	**% of Pool (by loan count)**	**Original Balance**
Primary Residence	45	39.47%	$37,317,400.00
Second Home	6	5.26%	$3,511,750.00
Investment	63	55.27%	$46,012,442.00
Total	**114**	**100.00%**	**$86,841,592.00**

Loan Purpose

Loan Purpose	**Loan Count**	**% of Pool (by loan count)**	**Original Balance**
Refinance	55	48.25%	$47,697,092.00
Purchase	59	51.75%	$39,144,500.00
Total	**114**	**100.00%**	**$86,841,592.00**

Lien Position

Lien Position	**Loan Count**	**% of Pool (by loan count)**	**Original Balance**
1	114	100.00%	$86,841,592.00
Total	**114**	**100.00%**	**$86,841,592.00**

Original Term

Original Term	**Loan Count**	**% of Pool (by loan count)**	**Original Balance**
360	114	100.00%	$86,841,592.00
Total	**114**	**100.00%**	**$86,841,592.00**

DATA COMPARE RESULTS

Clarifii provided Client with a copy of the Loan Level Data Compare Report which shows the differences between the data received by the sellers versus the data captured by Clarifii during the loan review.

Summary of Data Compare Results

Data Comparison Fields	Loans With Discrepancy	Total Times Compared	Accuracy %
Amortization Term	4	74	94.59%
Amount of Other Lien 3	0	56	100.00%
Application Date	19	58	67.24%
Balloon Flag	0	58	100.00%
Borrower 1 Birthdate	0	58	100.00%
Borrower 1 Email or Internet	0	58	100.00%
Borrower 1 First Name	3	111	97.30%
Borrower 1 FTHB	0	6	100.00%
Borrower 1 Last Name	2	111	98.20%
Borrower 1 Originator Citizenship Designation	0	60	100.00%
Borrower 1 Phone Number	0	57	100.00%
Borrower 1 Qualifying Income	14	55	74.55%
Borrower 1 SSN	0	70	100.00%
Borrower 2 First Name	0	14	100.00%
Borrower 2 Last Name	0	14	100.00%
Borrower 2 Originator Citizenship Designation	0	5	100.00%
Borrower 2 SSN	0	7	100.00%
Business Entity EIN	0	3	100.00%
Business Purpose Flag	1	12	91.67%
Calculated DSCR	10	73	86.30%
Cash Disbursement Date	8	76	89.47%
Cash out Include Debt Paid at Close	7	56	87.50%
Closing/Settlement Date	8	18	55.56%
Credit QM/ATR Designation	1	8	87.50%
Date Last Rate Was Set	1	1	0.00%
Final Reviewed QM Status	0	2	100.00%
First Payment Date	1	96	98.96%
HOA Flag	0	58	100.00%
Initial Monthly P&I Or IO Payment	0	58	100.00%
Interest Only Flag	0	81	100.00%
Interest Only Term	0	13	100.00%
Interest Rate	6	111	94.59%
Is the Condo Project warrantable	4	4	0.00%
Lender Name	0	15	100.00%
Lien Position	0	86	100.00%
Loan Amount	0	53	100.00%

Loan ID	0	114	100.00%
Loan Program	1	93	98.92%
Loan Purpose	2	96	97.92%
Loan Type	6	6	0.00%
Maturity Date	1	82	98.78%
MIN No	0	58	100.00%
Note Date	49	85	42.35%
Number of Units	1	82	98.78%
Occupancy	1	105	99.05%
Originator Doc Type	0	20	100.00%
Prepayment Penalty Flag	0	64	100.00%
Prepayment Penalty Total Term	0	68	100.00%
Prepayment Penalty Type	0	10	100.00%
Primary Appraised Property Value	4	88	95.45%
Property Address	5	111	95.50%
Property City	1	111	99.10%
Property County	1	76	98.68%
Property State	0	96	100.00%
Property Type	27	111	75.68%
Property Value	1	8	87.50%
Property Zip Code	0	111	100.00%
Proposed Real Estate Taxes	0	1	100.00%
Qualifying CLTV	1	96	98.96%
Qualifying FICO	13	106	87.74%
Qualifying LTV	2	106	98.11%
Qualifying Total Debt Income Ratio	23	92	75.00%
Refinance Type	0	6	100.00%
Sales Price	0	73	100.00%
Seller Loan ID	0	18	100.00%
Term	0	42	100.00%
ULI	0	57	100.00%
Verified Doc Type	0	28	100.00%
Vested Business Entity Name	8	27	70.37%

CLARIFII THIRD PARTY REPORTS DELIVERED

Clarifii furnished the following reports on this transaction:

1. Narrative Report/Executive Summary
2. Attestation Forms
3. ASF Report
4. Rating Agency Grade Detail and Summary Report
5. Data Compare Report
6. Valuations Report

7. Rating Agency ATR/QM Report
8. Supplemental Data Extract
9. Business Purpose Supplement Data Extract Report

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Exhibit 99.12

Loan ID	Seller Loan ID	Redaction ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
XXXX	XXXX	305102250	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305102250	XXXX	Property County	deedOfTrustPage	XXXX	XXXX	Per DOT
XXXX	XXXX	305102250	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per appraisal
XXXX	XXXX	305108485	XXXX	Calculated DSCR	diligenceFinalLookPage	1.044	1.03	Audit used Market Rent/ PITIA. Lender Calculation not provided
XXXX	XXXX	305129619	XXXX	Property Address	notePage	XXXX	XXXX	per note
XXXX	XXXX	305129623	XXXX	Property Value	propertyValuationPage	XXXX	XXXX	Per appraisal
XXXX	XXXX	305129623	XXXX	Qualifying FICO	creditLiabilitiesPage	802	797	Primary Wage Earner
XXXX	XXXX	305129623	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	36.00	Asset utilization no DTI program
XXXX	XXXX	305129626	XXXX	Calculated DSCR	diligenceFinalLookPage	1.241	1.08	audit DSCR match the lender DSCR calc worksheet
XXXX	XXXX	305145214	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305145214	XXXX	First Payment Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305145214	XXXX	Maturity Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305145214	XXXX	Property Type	propertyValuationPage	Townhouse	Attached	Per Appraisal.
XXXX	XXXX	305129605	XXXX	Property Address	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305129605	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305232719	XXXX	Qualifying FICO	creditLiabilitiesPage	785	792	Lowest mid score per guide
XXXX	XXXX	305232713	XXXX	Qualifying FICO	creditLiabilitiesPage	798	788	Per credit report
XXXX	XXXX	305232713	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	42.72	35.50	Audit DTI variance due to income/REOs neg-rental income
XXXX	XXXX	305129718	XXXX	Property Type	propertyValuationPage	PUD	Single Family Detached	Per appraisal
XXXX	XXXX	305180443	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305180443	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial 1003
XXXX	XXXX	305180443	XXXX	Primary Appraised Property Value	propertyValuationPage	XXXX	XXXX	per appraisal
XXXX	XXXX	305180443	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	Per Appraisal
XXXX	XXXX	305180443	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	287.64	DSCR no DTI
XXXX	XXXX	305180534	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305180534	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial 1003
XXXX	XXXX	305180534	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	5 unit per appraisal
XXXX	XXXX	305180534	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	Loan is a DSCR no Income
XXXX	XXXX	305180534	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	7006.25	Loan is a DSCR no DTI
XXXX	XXXX	305214970	XXXX	Closing/Settlement Date	finalCdDetailPage	XXXX	XXXX	Per PCCD
XXXX	XXXX	305214970	XXXX	Primary Appraised Property Value	propertyValuationPage	XXXX	XXXX	Per Appraisal vs Desk Review
XXXX	XXXX	305232541	XXXX	Property Address	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305180480	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305180495	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	per executed note
XXXX	XXXX	305180495	XXXX	Note Date	notePage	XXXX	XXXX	per executed note
XXXX	XXXX	305180495	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial Application
XXXX	XXXX	305129641	XXXX	Property Type	propertyValuationPage	Condominium	Single Family Detached	Per appraisal
XXXX	XXXX	305232536	XXXX	Closing/Settlement Date	finalCdDetailPage	XXXX	XXXX	Per final CD
XXXX	XXXX	305180417	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305180417	XXXX	Cash Disbursement Date	finalCdDetailPage	XXXX	XXXX	Per Final CD
XXXX	XXXX	305180417	XXXX	Is the Condo Project warrantable	propertyValuationPage	Yes	No	Warrantable per UW notes on 1008
XXXX	XXXX	305194804	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305194804	XXXX	Cash Disbursement Date	closingDetailsNonCompliancePage	XXXX	XXXX	Per Final CD
XXXX	XXXX	305194804	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	per appraisal
XXXX	XXXX	305194804	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	Audit calculated lower rental income
XXXX	XXXX	305194804	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	48.16	46.98	Audit calculated lower rental income
XXXX	XXXX	305232537	XXXX	Closing/Settlement Date	finalCdDetailPage	XXXX	XXXX	Per PCCD
XXXX	XXXX	305232537	XXXX	Cash Disbursement Date	finalCdDetailPage	XXXX	XXXX	Per PCCD
XXXX	XXXX	305232537	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	10.73	3.88	Audit DTI w/in 2% tolerance of lender's DTI per 1008
XXXX	XXXX	305194827	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305194827	XXXX	Application Date	the1003Page	XXXX	XXXX	Per earliest loan app
XXXX	XXXX	305194827	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per Appraisal
XXXX	XXXX	305194827	XXXX	Calculated DSCR	diligenceFinalLookPage	1.306	1.372	Lender did not use the correct P&I from the Note.
XXXX	XXXX	305232538	XXXX	Closing/Settlement Date	closingDetailsNonCompliancePage	XXXX	XXXX	Per PCCD
XXXX	XXXX	305232538	XXXX	Cash Disbursement Date	closingDetailsNonCompliancePage	XXXX	XXXX	Per PCCD
XXXX	XXXX	305232538	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	0.99	DSCR
XXXX	XXXX	305194798	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305194798	XXXX	Is the Condo Project warrantable	propertyValuationPage	Yes	No	Per documentation and Lender attestation Condo is warrantable.
XXXX	XXXX	305232527	XXXX	Calculated DSCR		1.165	0.99	Lender DSCR Breakdown not provided
XXXX	XXXX	305194727	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305194732	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305194732	XXXX	Property Type		Two to Four Unit	Single Family Detached	Per Appraisal
XXXX	XXXX	305232470	XXXX	Qualifying Total Debt Income Ratio		0	1.27	DSCR
XXXX	XXXX	305194771	XXXX	Note Date		XXXX	XXXX	Per note
XXXX	XXXX	305194771	XXXX	Cash out Include Debt Paid at Close		5404.52	0.00	Per pccd
XXXX	XXXX	305194771	XXXX	Loan Program		XXXX	XXXX	Per Approval
XXXX	XXXX	305194839	XXXX	Note Date		XXXX	XXXX	Per Note
XXXX	XXXX	305194839	XXXX	Occupancy		Second Home	OwnerOccupied	Per 1003
XXXX	XXXX	305214928	XXXX	Closing/Settlement Date		XXXX	XXXX	Per PCCD
XXXX	XXXX	305241191	XXXX	Qualifying Total Debt Income Ratio		49.51	29.92	REO neg rental income not included in lender calculation
XXXX	XXXX	305227045	XXXX	Application Date		XXXX	XXXX	Per Initial App
XXXX	XXXX	305227045	XXXX	Cash out Include Debt Paid at Close		136.02	0.00	Per PCCD
XXXX	XXXX	305227045	XXXX	Borrower 1 Qualifying Income		XXXX	XXXX	DSCR loan-income not considered
XXXX	XXXX	305214858	XXXX	Closing/Settlement Date		XXXX	XXXX	Per Final CD
XXXX	XXXX	305232472	XXXX	Closing/Settlement Date		XXXX	XXXX	Per Final CD
XXXX	XXXX	305232472	XXXX	Cash Disbursement Date		XXXX	XXXX	Per Final CD
XXXX	XXXX	305232471	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305232471	XXXX	Closing/Settlement Date		XXXX	XXXX	Per PCCD
XXXX	XXXX	305227050	XXXX	Note Date		XXXX	XXXX	Per Executed Note
XXXX	XXXX	305227050	XXXX	Property City		XXXX	XXXX	Per Executed Note
XXXX	XXXX	305227050	XXXX	Application Date		XXXX	XXXX	Per Initial Loan Application
XXXX	XXXX	305232498	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per Appraisal
XXXX	XXXX	305232498	XXXX	Qualifying FICO	creditLiabilitiesPage	751	757	Per Credit Report
XXXX	XXXX	305232499	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per Appraisal
XXXX	XXXX	305232499	XXXX	Qualifying FICO	creditLiabilitiesPage	751	757	Per credit
XXXX	XXXX	305210517	XXXX	Note Date	notePage	XXXX	XXXX	Per Executed Note
XXXX	XXXX	305210517	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial Loan Application
XXXX	XXXX	305210517	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	9 Unit per appraisals
XXXX	XXXX	305210517	XXXX	Borrower 1 Qualifying Income		XXXX	XXXX	DSCR
XXXX	XXXX	305210517	XXXX	Calculated DSCR	diligenceFinalLookPage	1.782	1.619	Audit used lower Actual Rent
XXXX	XXXX	305210517	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	19.39	DSCR
XXXX	XXXX	305227040	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305227040	XXXX	Cash out Include Debt Paid at Close	closingDetailsNonCompliancePage	162225.45	0.00	per settlement statement
XXXX	XXXX	305227040	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Attached	Per appraisal narrative
XXXX	XXXX	305227040	XXXX	Number of Units	propertyValuationPage	6	5	Per appraisal narrative
XXXX	XXXX	305227040	XXXX	Calculated DSCR	diligenceFinalLookPage	1.129	1.177	Lender did not apply management fees deduction to DSCR calc
XXXX	XXXX	305232518	XXXX	Qualifying FICO	creditLiabilitiesPage	773	779	per guidelines use middle score
XXXX	XXXX	305232518	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	48.94	45.60	Lender excluded both mtgs on both investment props. Only 1 can be excluded
XXXX	XXXX	305216175	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per application
XXXX	XXXX	305216175	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR
XXXX	XXXX	305216175	XXXX	Calculated DSCR	diligenceFinalLookPage	1.63	1.57	DSCR variance due to higher taxes on 1008 than final CD
XXXX	XXXX	305227053	XXXX	Note Date	notePage	XXXX	XXXX	Per executed Note in file
XXXX	XXXX	305227053	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per 1003 in file
XXXX	XXXX	305227053	XXXX	Primary Appraised Property Value	propertyValuationPage	XXXX	XXXX	per appraisal
XXXX	XXXX	305227053	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	per appraisal
XXXX	XXXX	305227053	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR no Income
XXXX	XXXX	305227053	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	282.46	DSCR no DTI
XXXX	XXXX	305182377	XXXX	Property Address	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305216184	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305216184	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per appraisal.
XXXX	XXXX	305216197	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	audit income lower
XXXX	XXXX	305216226	XXXX	Note Date	notePage	XXXX	XXXX	Per note
XXXX	XXXX	305216304	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305232809	XXXX	Qualifying FICO	creditLiabilitiesPage	799	812	Per credit report
XXXX	XXXX	305232809	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	41.89	44.84	Within 2% of Lender DTI on 1008
XXXX	XXXX	305241198	XXXX	Qualifying FICO	creditLiabilitiesPage	762	743	Per credit report
XXXX	XXXX	305241198	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	31.09	27.87	Audit calculated lower income
XXXX	XXXX	305216214	XXXX	Note Date	notePage	XXXX	XXXX	per note
XXXX	XXXX	305216214	XXXX	Is the Condo Project warrantable	propertyValuationPage	Yes	No	FNMA approved per docs in file.
XXXX	XXXX	305194668	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305194668	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Credit Report
XXXX	XXXX	305216179	XXXX	Note Date	notePage	XXXX	XXXX	per executed note
XXXX	XXXX	305196392	XXXX	Loan Type	the1003Page	DSCR	30 YR Fixed	Per Note
XXXX	XXXX	305196392	XXXX	Interest Rate	notePage	6.875	0.0688	Per Note
XXXX	XXXX	305196392	XXXX	Borrower 1 Last Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196392	XXXX	Primary Appraised Property Value	propertyValuationPage	XXXX	XXXX	Per appraisal
XXXX	XXXX	305196392	XXXX	Qualifying LTV	propertyValuationPage	77.42	0.80	Per Loan Amount / Appraised Value
XXXX	XXXX	305196392	XXXX	Qualifying FICO	creditLiabilitiesPage	763	779	Per operating agreement borrower has highest percentage of ownership
XXXX	XXXX	305196392	XXXX	Calculated DSCR	diligenceFinalLookPage	1.102	1.156	due to HOI not included
XXXX	XXXX	305196382	XXXX	Loan Type	the1003Page	DSCR	30-Year Fixed	Page 1
XXXX	XXXX	305196382	XXXX	Interest Rate	notePage	6.625	0.0662	Per Note
XXXX	XXXX	305216225	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305216225	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR
XXXX	XXXX	305241190	XXXX	Business Purpose Flag	businessPurposePage	Yes	No	Per 1008 in file
XXXX	XXXX	305241190	XXXX	Credit QM/ATR Designation	employmentIncomePage	QM-ATR Exempt	Qualified Mortgage	Investment property
XXXX	XXXX	305241190	XXXX	Qualifying FICO	creditLiabilitiesPage	769	785	Per Credit Report
XXXX	XXXX	305216288	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per note
XXXX	XXXX	305216288	XXXX	Note Date	notePage	XXXX	XXXX	Per note
XXXX	XXXX	305216288	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per loan application
XXXX	XXXX	305216288	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR
XXXX	XXXX	305216288	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	56.49	DSCR
XXXX	XXXX	305216140	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305216131	XXXX	Note Date	notePage	XXXX	XXXX	Per executed Note in file
XXXX	XXXX	305241189	XXXX	Vested Business Entity Name	deedOfTrustPage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305241189	XXXX	Qualifying FICO	creditLiabilitiesPage	791	786	per credit report
XXXX	XXXX	305194775	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305194775	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	Audit calculated lower income
XXXX	XXXX	305194775	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	13.94	8.51	Audit calculated lower income
XXXX	XXXX	305216248	XXXX	Note Date	notePage	XXXX	XXXX	per note
XXXX	XXXX	305216248	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	38.63	14.96	lender did not include payment for investment property
XXXX	XXXX	305227048	XXXX	Note Date	notePage	XXXX	XXXX	Per Executed Note
XXXX	XXXX	305227048	XXXX	Property Address	notePage	XXXX	XXXX	Per Executed Note
XXXX	XXXX	305227048	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial Loan Application
XXXX	XXXX	305227048	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	Per appraisal
XXXX	XXXX	305216151	XXXX	Note Date	notePage	XXXX	XXXX	Per note
XXXX	XXXX	305216185	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305216217	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305216217	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	Per Approval
XXXX	XXXX	305216249	XXXX	Note Date	notePage	XXXX	XXXX	Per executed Note in file
XXXX	XXXX	305216249	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	36.91	40.19	Variance in liabilities
XXXX	XXXX	305227033	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305227033	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Loan Approval
XXXX	XXXX	305227033	XXXX	Property Type	propertyValuationPage	Single Family Attached	Single Family Detached	per appraisal
XXXX	XXXX	305216267	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per Appraisal
XXXX	XXXX	305216267	XXXX	Qualifying FICO	creditLiabilitiesPage	777	759	
XXXX	XXXX	305216227	XXXX	Note Date	notePage	XXXX	XXXX	Per note
XXXX	XXXX	305216227	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per credit report
XXXX	XXXX	305241180	XXXX	Date Last Rate Was Set	tridLePageInitial	XXXX	XXXX	Per LDR
XXXX	XXXX	305227031	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initital Loan Application
XXXX	XXXX	305196358	XXXX	Loan Type	the1003Page	DSCR	30-Year Fixed, 10-Year I/O	Per 1003
XXXX	XXXX	305196358	XXXX	Interest Rate	notePage	6.875	0.0688	Per Note
XXXX	XXXX	305196358	XXXX	Amortization Term	notePage	360	240	Per Note
XXXX	XXXX	305196358	XXXX	Borrower 1 First Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196358	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196358	XXXX	Property Type	propertyValuationPage	Townhouse	PUD	Per Appraisal
XXXX	XXXX	305196358	XXXX	Qualifying FICO	creditLiabilitiesPage	762	768	Per credit report
XXXX	XXXX	305196358	XXXX	Calculated DSCR	diligenceFinalLookPage	1.384	1.248	lender used lower rents
XXXX	XXXX	305227037	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305227037	XXXX	Cash Disbursement Date	closingDetailsNonCompliancePage	XXXX	XXXX	Per Final CD
XXXX	XXXX	305227037	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Attached	As per Audit, Appraisal, etc
XXXX	XXXX	305227025	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305227025	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	per appraisal
XXXX	XXXX	305227042	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial 1003
XXXX	XXXX	305227042	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	Per Appraisal
XXXX	XXXX	305227042	XXXX	Calculated DSCR	diligenceFinalLookPage	1.624	1.428	Audit used slightly higher actual rents per leases provide than what lender used, less mgmt fees
XXXX	XXXX	305227042	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	344.72	DSCR
XXXX	XXXX	305238218	XXXX	Borrower 1 Last Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238218	XXXX	Note Date	notePage	XXXX	XXXX	Per Final Note
XXXX	XXXX	305238218	XXXX	Is the Condo Project warrantable	propertyValuationPage	Yes	No	Warrantable per UW notes on 1008
XXXX	XXXX	305238218	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	46.14	43.69	Difference is Audit use a 5% payment monthly for CC reporting to credit without a payment shown, per Guides.
XXXX	XXXX	305196370	XXXX	Loan Type	the1003Page	DSCR	30-Year Fixed, 10-Year I/O	Per Initial 1003
XXXX	XXXX	305196370	XXXX	Interest Rate	notePage	6.75	0.0675	Per Note
XXXX	XXXX	305196370	XXXX	Borrower 1 First Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196370	XXXX	Amortization Term	notePage	360	240	Per Note
XXXX	XXXX	305196370	XXXX	Property Type	propertyValuationPage	Townhouse	PUD	Per Appraisal
XXXX	XXXX	305196368	XXXX	Loan Type	the1003Page	DSCR	30-Year Fixed, 10-Year I/O	Per Initial 1003
XXXX	XXXX	305196368	XXXX	Borrower 1 First Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196368	XXXX	Amortization Term	notePage	360	240	Per Note
XXXX	XXXX	305196368	XXXX	Interest Rate	notePage	6.75	0.0675	Per Note
XXXX	XXXX	305196368	XXXX	Loan Purpose	the1003Page	Refinance	Rate/Term Refinance	Per final 1003 and Final CD
XXXX	XXXX	305196368	XXXX	Property Type	propertyValuationPage	Townhouse	PUD	Per Appraisal
XXXX	XXXX	305196351	XXXX	Loan Type	the1003Page	DSCR	30-Year Fixed, 10-Year I/O	Per loan approval
XXXX	XXXX	305196351	XXXX	Amortization Term	notePage	360	240	Per Note; loan is a 10-Yr I/O
XXXX	XXXX	305196351	XXXX	Interest Rate	notePage	7.5	0.0750	Per Note
XXXX	XXXX	305196351	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305196351	XXXX	Qualifying LTV	propertyValuationPage	80.0	0.80	Audit 80% LTV match loan approval
XXXX	XXXX	305196351	XXXX	Qualifying CLTV	propertyValuationPage	80.0	0.80	Audit 80% LTV match loan approval
XXXX	XXXX	305238279	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238279	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per application
XXXX	XXXX	305238279	XXXX	Cash out Include Debt Paid at Close	closingDetailsNonCompliancePage	18681.13	0.00	Per final CD
XXXX	XXXX	305238279	XXXX	Property Type	propertyValuationPage	5-10 Unit Multi-Family	Single Family Detached	Per Appraisal .
XXXX	XXXX	305238279	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR
XXXX	XXXX	305238279	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	1079.60	DSCR
XXXX	XXXX	305238279	XXXX	Loan Purpose	the1003Page	Refinance	NoCash-Out Refinance	per 1008
XXXX	XXXX	305238266	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238266	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	Per Initial Loan App
XXXX	XXXX	305238266	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Per appraisal
XXXX	XXXX	305238183	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238183	XXXX	Cash out Include Debt Paid at Close	closingDetailsNonCompliancePage	36449.5	36542.70	Per Final CD
XXXX	XXXX	305238183	XXXX	Cash Disbursement Date	closingDetailsNonCompliancePage	XXXX	XXXX	Per Final CD
XXXX	XXXX	305238183	XXXX	Property Type	propertyValuationPage	Two to Four Unit	Single Family Detached	Appraisal
XXXX	XXXX	305238183	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR
XXXX	XXXX	305238183	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	55.78	DSCR
XXXX	XXXX	305238119	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238119	XXXX	Cash out Include Debt Paid at Close	closingDetailsNonCompliancePage	182124.54	174419.83	Per Final CD
XXXX	XXXX	305238202	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238083	XXXX	Note Date	notePage	XXXX	XXXX	per note
XXXX	XXXX	305238083	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	per app
XXXX	XXXX	305238083	XXXX	Cash Disbursement Date	closingDetailsNonCompliancePage	XXXX	XXXX	per cd
XXXX	XXXX	305238083	XXXX	Cash out Include Debt Paid at Close	closingDetailsNonCompliancePage	82908.82	83107.03	per cd
XXXX	XXXX	305238083	XXXX	Borrower 1 Qualifying Income	employmentIncomePage	XXXX	XXXX	DSCR loan
XXXX	XXXX	305238083	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	0	21618.82	DSCR loan
XXXX	XXXX	305238182	XXXX	Note Date	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238067	XXXX	Note Date	notePage	XXXX	XXXX	PER NOTE DATE.
XXXX	XXXX	305238127	XXXX	Vested Business Entity Name	notePage	XXXX	XXXX	Per Note
XXXX	XXXX	305238127	XXXX	Note Date	notePage	XXXX	XXXX	Per Note

Exhibit 99.13

Loan ID	Seller Loan ID	Redaction ID	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Current/Final Loan Grade	Compliance Initial Loan Grade	Compliance Current/Final Loan Grade	Property Initial Loan Grade	Property Current/Final Loan Grade	Queue	Finding Code	Date Created	Date Modified	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Finding Comments	Seller Comments	Resolution Comments	Reviewer Comp Factor	Originator Comp Factors	Finding Documents	Originator QM Status	Final Reviewed QM Status	Loan Amount	Property State	Occupancy	Loan Purpose	Refinance Purpose	Acknowledged / WaivedBy	Waiver in File?	Unique Finding ID
XXXX	XXXX	305102250	C	A	C	A	A	A	A	A	Closed	FCRE1205	2026-04-24 07:56	2026-04-28 16:34	Resolved	1 - Information	C	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-Searches provided for borrower's LLC. - Due Diligence Vendor-04/28/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-04/27/2026 Open-OFAC Check Not Completed and/or Cleared for borrowers LLC business was not checked. - Due Diligence Vendor-04/24/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-04/27/2026	Resolved-Searches provided for borrower's LLC. - Due Diligence Vendor-04/28/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.8 Borrower has 1.395 Required is 0.8 Borrower has 1.395 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 732		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	8861804
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCRE0104	2026-05-06 08:45	2026-06-04 10:12	Resolved	1 - Information	C	A	Credit	Eligibility	Prepayment Penalty is not allowed	Resolved-PPP is accepted as is - Due Diligence Vendor-06/04/2026 Open-Prepayment Penalty is not allowed. Note must specifically include Choice of Law - Title 12, Subtitle 10 Credit Grantor provisions - permitted with no limits for the state of XXXX. Note either does not include any Choice of Law, another state as the Choice of Law, or is contracted under the Usury Laws (either explicitly or if Choice of Law is not stated) limited to 36 months from the date the loan is made and cannot exceed an amount equal to two months' advance interest on the aggregate amount of all prepayments made in any 12-month period in excess of one-third of the amount of the original loan balance). - Due Diligence Vendor-05/06/2026		Resolved-PPP is accepted as is - Due Diligence Vendor-06/04/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9061411
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCRE0120	2026-05-05 12:41	2026-06-01 15:45	Resolved	1 - Information	C	A	Credit	Eligibility	PPP rider was not provided	Resolved-Prepayment terms and Choice noted within Note. - Due Diligence Vendor-06/01/2026 Ready for Review-Document Uploaded. this condition was already cleared with the attached. - Seller-05/29/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-05/06/2026 Open-PPP rider was not provided. Missing copy of the Prepayment Rider. - Due Diligence Vendor-05/05/2026	Ready for Review-Document Uploaded. this condition was already cleared with the attached. - Seller-05/29/2026	Resolved-Prepayment terms and Choice noted within Note. - Due Diligence Vendor-06/01/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9046985
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCRE0109	2026-05-05 12:41	2026-05-13 12:54	Resolved	1 - Information	C	A	Credit	Eligibility	Missing Disclosure - Patriot Act Borrower Identification Form	Resolved-Received ID and Certification of Borrower Identity Verification. - Due Diligence Vendor-05/13/2026 Ready for Review-Document Uploaded. Supporting Documents - Buyer-05/12/2026 Counter-Please provide either photo ID or complete Patriot Act Disclosure. - Due Diligence Vendor-05/11/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-05/08/2026 Counter-Please provide either photo ID or complete Patriot Act Disclosure. - Due Diligence Vendor-05/07/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-05/06/2026 Open-Missing Disclosure - Patriot Act Borrower Identification Form. Missing fully executed Patriot Act form or borrowers photo identification. (required). - Due Diligence Vendor-05/05/2026		Resolved-Received ID and Certification of Borrower Identity Verification. - Due Diligence Vendor-05/13/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9046984
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCRE0700	2026-05-05 12:25	2026-05-07 16:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Closing Detail Statement Document is Missing	Resolved-Received final settlement statement - Due Diligence Vendor-05/07/2026 Ready for Review-Document Uploaded. Supporting Document - Seller-05/06/2026 Open-Closing Detail Statement Document is Missing and subject property is an Investment property. Missing fully executed final Alta Borrower's Settlement Statement - Due Diligence Vendor-05/05/2026	Ready for Review-Document Uploaded. Supporting Document - Seller-05/06/2026	Resolved-Received final settlement statement - Due Diligence Vendor-05/07/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9046562
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCOM1351	2026-05-05 11:59	2026-05-07 16:15	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Missing	Resolved-Received personal guaranty agreement - Due Diligence Vendor-05/07/2026 Ready for Review-Document Uploaded. Supporting Document - Seller-05/06/2026 Open-The Subject Loan is a Business Purpose Loan but the Guaranty Agreement Doc is 'Missing'. Missing fully executed Guaranty Agreement - Due Diligence Vendor-05/05/2026	Ready for Review-Document Uploaded. Supporting Document - Seller-05/06/2026	Resolved-Received personal guaranty agreement - Due Diligence Vendor-05/07/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9045952
XXXX	XXXX	305129654	D	A	D	A	A	A	A	A	Closed	FCOM1220	2026-05-05 08:42	2026-05-07 16:14	Resolved	1 - Information	D	A	Credit	Missing Doc	The Deed of Trust is Missing	Resolved-Received complete security instrument inclusive of legal description. - Due Diligence Vendor-05/07/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-05/06/2026 Open-The Deed of Trust is Missing Missing Deed of Trust and any additional riders required. - Due Diligence Vendor-05/05/2026		Resolved-Received complete security instrument inclusive of legal description. - Due Diligence Vendor-05/07/2026	Long term residence - Borrower has owned primary home since 6/29/2020 - 5 years 9 months Months Reserves exceed minimum required - We have 17.38 months of reserves remaining after 3 months were deducted.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9041141
XXXX	XXXX	305108485	C	B	C	B	A	A	C	A	Closed	FPRO1136	2026-05-08 15:06	2026-07-09 09:15	Resolved	1 - Information	C	A	Property	Appraisal	Subject property appraisal is not on an as-is basis (Primary Value)	Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully or partially present, or Not Applicable - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. final inspection - Buyer-07/02/2026 Open-Primary Value Subject Property Appraisal is not on an As-Is Basis and Completion Report (1004D) is not Present Completion certificate is required - Due Diligence Vendor-05/08/2026		Resolved-Primary Value for Subject Property Appraisal is completed on an As-Is Basis, the 1004D Completion Report is fully or partially present, or Not Applicable - Due Diligence Vendor-07/07/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 765 Months Reserves exceed minimum required - 117 months reserves verified, 3 months required		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9112366
XXXX	XXXX	305108485	C	B	C	B	A	A	C	A	Closed	FCRE1505	2026-05-08 15:10	2026-05-11 09:42	Waived	2 - Non-Material	C	B	Credit	Eligibility	Tradelines do not meet Guideline Requirements	Waived-Client exception granted for tradeline requirements. Waiver applied to non-material finding. - Due Diligence Vendor-05/11/2026 Open-The Tradelines for the borrower(s) do not meet the guideline requirements. Borrower does no meet minimum tradeline requirements-lender exception in file. - Due Diligence Vendor-05/08/2026		Waived-Client exception granted for tradeline requirements. Waiver applied to non-material finding. - Due Diligence Vendor-05/11/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 765 Months Reserves exceed minimum required - 117 months reserves verified, 3 months required	Reserves		ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Investor Post-Close	No	9112430
XXXX	XXXX	305129604	D	A	C	A	D	A	A	A	Closed	FCOM1544	2026-05-27 08:09	2026-05-29 10:25	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Upon further review, finding is resolved. Predatory Lending testing applied. - Due Diligence Vendor-05/29/2026 Open-*NEW* Missing Final Closing Disclosure Subject loan is located in XXXX and is subject to XXXX Predatory Lending testing. Provide a final CD with Loan Calculations (Total of Payments, Finance Charge, Amount Financed, APR and TIP) for proper testing. If using a HUD/ALTA Statement, providing final calculations separately is acceptable. - Due Diligence Vendor-05/28/2026		Resolved-Upon further review, finding is resolved. Predatory Lending testing applied. - Due Diligence Vendor-05/29/2026	LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 785			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9394014
XXXX	XXXX	305129604	D	A	C	A	D	A	A	A	Closed	FCRE1198	2026-05-27 13:27	2026-05-28 16:06	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Final settlement stmt provided- Brw received cash back of $211,181.96. Cash out covers 3 month reserve requirement. - Due Diligence Vendor-05/28/2026 Open-Audited Reserves of month(s) are less than Guideline Required Reserves of 3 month(s) Provide final CD to provide proof of cash-out amount to cover 3 months reserves. Subject to additional conditions - Due Diligence Vendor-05/27/2026		Resolved-Final settlement stmt provided- Brw received cash back of $211,181.96. Cash out covers 3 month reserve requirement. - Due Diligence Vendor-05/28/2026	LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 785			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9402971
XXXX	XXXX	305129616	D	B	C	A	D	B	A	A	Closed	FCRE1440	2026-05-27 09:15	2026-06-01 14:08	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received property profile confirming previous primary sold and was free and clear at sale. - Due Diligence Vendor-06/01/2026 Ready for Review-Document Uploaded. title report to show property XXXX sold and recorded on 2/19/2026 the mortgage for this property was paid off in XXXX - Seller-05/28/2026 Open-Housing History Does Not Meet Guideline Requirements Provide most recent 12 month mortgage history for 1003 REO Property 3A that was sold and provide fully executed final CD showing if any liens were paid off with sale. - Due Diligence Vendor-05/27/2026	Ready for Review-Document Uploaded. title report to show property XXXX sold and recorded on XXXX the mortgage for this property was paid off in 2023 - Seller-05/28/2026	Resolved-Received property profile confirming previous primary sold and was free and clear at sale. - Due Diligence Vendor-06/01/2026	LTV is less than guideline maximum - Required is 80 Borrower has 18.42 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 805		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9395045
XXXX	XXXX	305129616	D	B	C	A	D	B	A	A	Closed	FCRE1506	2026-05-27 09:37	2026-06-01 14:07	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Received property profile confirming previous primary sold and was free and clear. - Due Diligence Vendor-06/01/2026 Ready for Review-Document Uploaded. title report to show property XXXX sold and recorded on XXXX the mortgage for this property was paid off in XXXX - Seller-05/28/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Need most recent 12 month mortgage history for prior property sold and final CD to verify if there were liens paid at closing. - Due Diligence Vendor-05/27/2026	Ready for Review-Document Uploaded. title report to show property XXXX sold and recorded on XXXX the mortgage for this property was paid off in XXXX - Seller-05/28/2026	Resolved-Received property profile confirming previous primary sold and was free and clear. - Due Diligence Vendor-06/01/2026	LTV is less than guideline maximum - Required is 80 Borrower has 18.42 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 805		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9395521
XXXX	XXXX	305129616	D	B	C	A	D	B	A	A	Closed	FCOM1231	2026-05-26 11:09	2026-05-29 14:27	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-Received Initial 1003. Finding Resolved. - Due Diligence Vendor-05/29/2026 Ready for Review-Document Uploaded. initial 1003 - Seller-05/28/2026 Open-The Initial 1003 is Missing Please provide the Initial 1003. - Due Diligence Vendor-05/26/2026	Ready for Review-Document Uploaded. initial 1003 - Seller-05/28/2026	Resolved-Received Initial 1003. Finding Resolved. - Due Diligence Vendor-05/29/2026	LTV is less than guideline maximum - Required is 80 Borrower has 18.42 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 805		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9372390
XXXX	XXXX	305129616	D	B	C	A	D	B	A	A	Closed	FCRE1206	2026-05-27 09:17	2026-05-29 12:45	Resolved	1 - Information	C	A	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	Resolved-Updated fraud report provided with all parties listed - Due Diligence Vendor-05/29/2026 Ready for Review-Document Uploaded. Fraud report to show all parties are clear for OFAC - Seller-05/29/2026 Open-All Interested Parties Not Checked with Exclusionary Lists Missing OFAC check on Settlement Company, Settlement Agency, Settlement Attorney, Borrower's spouse (who gave gift). - Due Diligence Vendor-05/27/2026	Ready for Review-Document Uploaded. Fraud report to show all parties are clear for OFAC - Seller-05/29/2026	Resolved-Updated fraud report provided with all parties listed - Due Diligence Vendor-05/29/2026	LTV is less than guideline maximum - Required is 80 Borrower has 18.42 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 805		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9395097
XXXX	XXXX	305129616	D	B	C	A	D	B	A	A	Closed	FCOM1301	2026-05-26 09:25	2026-05-26 09:25	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Home Loan Toolkit is Missing	Waived-The Home Loan Toolkit disclosure is missing. -----Client waiver applied to non-material Findings. - Due Diligence Vendor-05/26/2026		Waived-The Home Loan Toolkit disclosure is missing. -----Client waiver applied to non-material Findings. - Due Diligence Vendor-05/26/2026	LTV is less than guideline maximum - Required is 80 Borrower has 18.42 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 805			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Investor Post-Close	No	9369379
XXXX	XXXX	305129619	D	A	D	A	A	A	A	A	Closed	FCRE9996	2026-05-29 18:13	2026-07-02 11:04	Resolved	1 - Information	C	A	Credit	Eligibility	Condo does not meet requirements	Resolved-Received UW Attestation for non warrantable. Also XXXX states No more than 35% of the total units in the project may be 60 days or more past due on the payment of condominium/association fees. XXXX states 15% of special assessments - Due Diligence Vendor-07/02/2026 Ready for Review-Document Uploaded. Supporting Document - Seller-07/01/2026 Counter-Condo does not meets full review or limited review requirements. The condo is considered non-warrantable. Please provide a lenders' attestation. - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/26/2026 Counter-Received duplicate documentation. Condo questionnaire reflects 10 units 60 days delinquent representing 16.9%. Does not meet agency Type Q eligibility. B4-2.2-01, Limited Review Process (04/02/2025)No more than 15% of the total number of units in the project are 60 days or more past due in the payment of each special assessment. - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/03/2026 Open-Full review states that no more than 15% can be 60 days or more delinquent and per Condo questionnaire in file, we have 16%. - Due Diligence Vendor-05/29/2026	Ready for Review-Document Uploaded. Supporting Document - Seller-07/01/2026	Resolved-Received UW Attestation for non warrantable. Also XXXX states No more than 35% of the total units in the project may be 60 days or more past due on the payment of condominium/association fees. XXXX states 15% of special assessments - Due Diligence Vendor-07/02/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 777 LTV is less than guideline maximum - Required is 75 Borrower has 70 Qualifying DTI below maximum allowed - Required is 50 Borrower has 33.75		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Purchase	NA	N/A	N/A	9463828
XXXX	XXXX	305129619	D	A	D	A	A	A	A	A	Closed	FCRE4104	2026-05-29 18:11	2026-06-29 10:45	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing explanation and supporting documentation for large deposit(s)	Resolved-Source of large deposit provided. - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/26/2026 Open-Provide sourcing for large deposit of $11,000 on XXXX into XXXX. - Due Diligence Vendor-05/29/2026		Resolved-Source of large deposit provided. - Due Diligence Vendor-06/29/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 777 LTV is less than guideline maximum - Required is 75 Borrower has 70 Qualifying DTI below maximum allowed - Required is 50 Borrower has 33.75		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Purchase	NA	N/A	N/A	9463823
																									Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 777 LTV is less												

XXXX	XXXX	305129619	D	A	D	A	A	A	A	A	Closed	FCRE0116	2026-05-29 17:52	2026-06-19 12:23	Resolved	1 - Information	C	A	Credit	Eligibility	Missing Warrantability Documentation	Resolved-Received condo warranty attestation. - Due Diligence Vendor-06/19/2026 Ready for Review-Document Uploaded. condo Warranty - Buyer-06/17/2026 Open-Missing Warrantability Documentation. Provide UW attestation clearly stating whether the property is warrantable or non-warrantable condo. - Due Diligence Vendor-05/29/2026		Resolved-Received condo warranty attestation. - Due Diligence Vendor-06/19/2026	than guideline maximum - Required is 75 Borrower has 70 Qualifying DTI below maximum allowed - Required is 50 Borrower has 33.75		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Purchase	NA	N/A		N/A	9463375
XXXX	XXXX	305129646	D	A	D	A	A	A	A	A	Closed	FCRE1510	2026-06-09 08:13	2026-06-12 11:51	Resolved	1 - Information	C	A	Credit	Closing	Issues exist on the Mortgage Document (Deed of Trust)	Resolved-Received correction to Notary page for year - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/10/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/10/2026 Open-There are Issues Present on the Mortgage Document (Deed of Trust) that must be addressed. The notary date on the Deed of Trust reflects the year XXXX and should reflect XXXX. - Due Diligence Vendor-06/09/2026		Resolved-Received correction to Notary page for year - Due Diligence Vendor-06/12/2026	Months Reserves exceed minimum required - Reserves: 135 Min 3 (6.98 w/o net proceeds) Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 721		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A		N/A	9626626
XXXX	XXXX	305129646	D	A	D	A	A	A	A	A	Closed	FCRE1440	2026-06-03 11:17	2026-06-05 12:41	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received proof of rent payments. - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/04/2026 Open-Housing History Does Not Meet Guideline Requirements Missing documentation which evidences borrower's most recent 12 months primary housing payment is current/satisfactory. Verification of Rent for address completed by an individual that does not match the transaction history of payee. Additionally, there is no supporting documentation as to the owner of the account the XXXX payments were made by. Other findings may apply. - Due Diligence Vendor-06/03/2026		Resolved-Received proof of rent payments. - Due Diligence Vendor-06/05/2026	Months Reserves exceed minimum required - Reserves: 135 Min 3 (6.98 w/o net proceeds) Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 721		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A		N/A	9534264
XXXX	XXXX	305129646	D	A	D	A	A	A	A	A	Closed	FCRE0043	2026-06-03 11:32	2026-06-05 12:34	Resolved	1 - Information	D	A	Credit	Missing Doc	DSCR Calculation Missing	Resolved-Received DSCR calculation - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Supporting Documents - Buyer-06/04/2026 Open-The DSCR Calculation from lender is Missing. Missing lender's DSCR Calculation Worksheet or 1008 showing calculation. - Due Diligence Vendor-06/03/2026		Resolved-Received DSCR calculation - Due Diligence Vendor-06/05/2026	Months Reserves exceed minimum required - Reserves: 135 Min 3 (6.98 w/o net proceeds) Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 721		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A		N/A	9534890
XXXX	XXXX	305129644	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA				
XXXX	XXXX	305129623	D	A	D	A	B	A	A	A	Closed	FCRE1506	2026-06-04 07:59	2026-10-06 14:46	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Received ability to repay disclosure - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/04/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Missing fully executed by both borrowers Borrower Affirmation disclosure signed at closing. - Due Diligence Vendor-06/04/2026		Resolved-Received ability to repay disclosure - Due Diligence Vendor-06/05/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 802 LTV is less than guideline maximum - Required is 80 Borrower has 65		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9552601
XXXX	XXXX	305129623	D	A	D	A	B	A	A	A	Closed	FCRE1503	2026-06-05 13:52	2026-10-06 14:46	Resolved	1 - Information	C	A	Credit	QM-ATR	ATR: The Lender did not document all ATR Factors	Resolved-Loan completed as Asset Utilization with no dti - Due Diligence Vendor-06/05/2026 Open-ATR: The Lender did not document all ATR Factors - Due Diligence Vendor-06/05/2026		Resolved-Loan completed as Asset Utilization with no dti - Due Diligence Vendor-06/05/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 802 LTV is less than guideline maximum - Required is 80 Borrower has 65		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9586878
XXXX	XXXX	305129623	D	A	D	A	B	A	A	A	Closed	FCRE7806	2026-06-04 07:33	2026-06-16 14:33	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Bank Statement Summary/Lender Worksheet is Missing	Resolved-The Borrower 1 Bank Statement Summary/Lender Worksheet is Present or Not Required - Due Diligence Vendor-06/05/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/04/2026 Open-The Borrower 1 Bank Statement Summary/Lender Worksheet is Missing Missing lenders income calculation worksheet for Asset Utilization no DTI. - Due Diligence Vendor-06/04/2026		Resolved-The Borrower 1 Bank Statement Summary/Lender Worksheet is Present or Not Required - Due Diligence Vendor-06/05/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 802 LTV is less than guideline maximum - Required is 80 Borrower has 65		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9552246
XXXX	XXXX	305129623	D	A	D	A	B	A	A	A	Closed	FCOM5135	2026-06-03 10:45	2026-06-04 15:25	Resolved	1 - Information	B	A	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Resolved-Document Uploaded. Resolved by LOX from seller indicating no affiliates, uploaded to finding. - Due Diligence Vendor-06/04/2026		Resolved-Document Uploaded. Resolved by LOX from seller indicating no affiliates, uploaded to finding. - Due Diligence Vendor-06/04/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 802 LTV is less than guideline maximum - Required is 80 Borrower has 65		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9528697
XXXX	XXXX	305129626	C	B	C	B	A	A	A	A	Closed	FCRE6777	2026-06-11 15:02	2026-06-15 13:54	Waived	2 - Non-Material	C	B	Credit	Eligibility	Acreage exceeds guidelines	Waived-Client waiver applied to non-material finding with compensating factors. Exception for excessive acreage. - Due Diligence Vendor-06/15/2026 Ready for Review-Document Uploaded. Exception request and approval - Buyer-06/15/2026 Open-Exception request provided, please provide the client approval to allow acreage at XXXX, property in XXXX. - Due Diligence Vendor-06/11/2026		Waived-Client waiver applied to non-material finding with compensating factors. Exception for excessive acreage. - Due Diligence Vendor-06/15/2026	LTV is less than guideline maximum - Required is 70 Borrower has 59.52 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 811	0x30x36 DSCR >1 811 fico, 680 required.	XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Investor Post-Close		No	9699833
XXXX	XXXX	305129626	C	B	C	B	A	A	A	A	Closed	FCRE0140	2026-06-08 07:33	2026-06-12 13:36	Waived	2 - Non-Material	C	B	Credit	Eligibility	DSCR loan does not meet program guidelines	Waived-Client provided a waiver Exception for _>20 acres, use of cash out proceeds for reserves and use of XXXX report to2 document STR market rent., applied to non material finding with comp factors - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. Exception approval - Buyer-06/11/2026 Counter-Exception request provided, please provide the client approval. - Due Diligence Vendor-06/10/2026 Ready for Review-Document Uploaded. There was an exception approved for this. - Buyer-06/09/2026 Open-DSCR loan does not meet program guidelines, Per Short-Term Market rent guidelines, the minimum occupancy rate must be >than 50% and subject has a 45% occupancy rate. - Due Diligence Vendor-06/08/2026		Waived-Client provided a waiver Exception for _XXXX, use of cash out proceeds for reserves and use of XXXX report to2 document STR market rent., applied to non material finding with comp factors - Due Diligence Vendor-06/12/2026	LTV is less than guideline maximum - Required is 70 Borrower has 59.52 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 811	Credit 50 pts above DSCR >1 Credit History 0x30x36	XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Investor Post-Close		No	9601960
XXXX	XXXX	305129678	D	A	A	A	A	A	D	A	Closed	FPRO1242	2026-06-09 10:35	2026-06-26 10:25	Resolved	1 - Information	D	A	Property	Missing Doc	Appraisal is Missing	Resolved-Per Client Rebuttal, 1st appraisal was deemed ineligible due to a number of major issues. The 2nd appraisal was ordered and much cleaner even though slightly less in value - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. Rebuttal LOX - Buyer-06/23/2026 Counter-Received 2nd appraisal. 1. Appraiser to address Declining Market and decline percentage. 2. Guideline require 5% reduction due to decline, resulting in ineligible LTV. 3. 2nd appraiser and company not included in Fraud Report. - Due Diligence Vendor-06/15/2026 Ready for Review-Document Uploaded. Appraisal - Buyer-06/12/2026 Open-Appraisal is Missing Appraisal#1 with value of XXXX prepared XXXX is missing. - Due Diligence Vendor-06/09/2026		Resolved-Per Client Rebuttal, 1st appraisal was deemed ineligible due to a number of major issues. The 2nd appraisal was ordered and much cleaner even though slightly less in value - Due Diligence Vendor-06/24/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 778 Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.9		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9628926
XXXX	XXXX	305145214	C	B	C	B	A	A	A	A	Closed	FCRE1440	2026-06-09 19:08	2026-08-10 14:27	Waived	2 - Non-Material	C	B	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Waived-Originator waiver applied to non-material finding with compensating factors. Exception for less than a 12-month history on the borrower's primary residence. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. Please see attached exception allowing the loan to close with less than 12 months housing history verified. - Seller-08/08/2026 Open-Housing History Does Not Meet Guideline Requirements Provide most recent 12 months of the primary residence housing history. Less than 12 months was provided. - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. Please see attached exception allowing the loan to close with less than 12 months housing history verified. - Seller-08/08/2026	Waived-Originator waiver applied to non-material finding with compensating factors. Exception for less than a 12-month history on the borrower's primary residence. - Due Diligence Vendor-08/10/2026	Months Reserves exceed minimum required - 25 months reserves; 0 months reserves required. DSCR % greater than 1.20 - DSCR 1.432 over 1.2	* DSCR is > 1.2 * 3+ months reserves > than min required	XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	Originator Post-Close		Yes	9642972
XXXX	XXXX	305129605	D	B	D	B	A	A	C	A	Closed	FCRE1506	2026-06-10 09:11	2026-06-18 12:25	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Received gl section of eligible non arms length transaction, VOR + checks paid and loe. Renter purchasing from landlord is allowed with proof of cancelled checks proving timely payments. Verified appraisal reflects non arms length purchase with no seller concessions. - Due Diligence Vendor-06/18/2026 Ready for Review-Document Uploaded. LOX from borrower regarding no relationship with Seller - Buyer-06/17/2026 Counter-Provide LOX from borrower regarding relationship with Seller - Due Diligence Vendor-06/16/2026 Ready for Review-Document Uploaded. See attached Proc cert. These are also borrowers' business checks (not cashier). We have a VOR in the file that account is satisfactory. - Buyer-06/15/2026 Counter-Pending outstanding findings - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. The borrower purchased the home he currently lives in. We have both a VOR from the LLC and cancelled checks/bank statements to support rent received from XXXX through XXXX - Seller-06/11/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Verify additional condo requirements and verify if property is a Non-Arm Length Transaction. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. The borrower purchased the home he currently lives in. We have both a VOR from the LLC and cancelled checks/bank statements to support rent received from XXXX through XXXX - Seller-06/11/2026	Resolved-Received gl section of eligible non arms length transaction, VOR + checks paid and loe. Renter purchasing from landlord is allowed with proof of cancelled checks proving timely payments. Verified appraisal reflects non arms length purchase with no seller concessions. - Due Diligence Vendor-06/18/2026	Qualifying DTI below maximum allowed - Required is 45 Borrower has 2.56 LTV is less than guideline maximum - Required is 80 Borrower has 56.8 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 757		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9652992
XXXX	XXXX	305129605	D	B	D	B	A	A	C	A	Closed	FCRE1248	2026-06-10 07:52	2026-06-18 12:21	Resolved	1 - Information	C	A	Credit	Eligibility	Non-Arm's Length Transactions Not Allowed for Program	Resolved-Received gl section of eligible non arms length transaction, VOR + checks paid and loe. Renter purchasing from landlord is allowed with proof of cancelled checks proving timely payments. Appraisal reflects non-arms length with no seller concessions. - Due Diligence Vendor-06/18/2026 Ready for Review-Document Uploaded. LOX from borrower regarding no relationship with Seller - Buyer-06/17/2026 Counter-Please provide LOX from borrower regarding relationship with seller. Original finding remains. If this is a non-arms length transaction Appraisal will needed to be updated. - Due Diligence Vendor-06/16/2026 Ready for Review-Document Uploaded. See attached Proc cert. These are also borrowers' business checks (not cashier). We have a VOR in the file that account is satisfactory. - Buyer-06/15/2026 Counter-Received Cashier Checks, Account transaction history and Cashier Checks. Cashier checks and Statement reflect Jan payment paid XXXX and XXXX payment paid XXXX, which would result a 1x60. Finding remains. - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. The borrower purchased the home he currently lives in. We have both a VOR from the LLC and cancelled checks/bank statements to support rent received from May 2024 through April 2026 - Seller-06/11/2026 Open-Non-Arm's Length Transactions Not Allowed for Program Need addendum to sales contract fully executed addressing if property is a non-arm's length transaction. If this is not a Non-Arm's length transaction, appraisal must be updated to reflect this. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. The borrower purchased the home he currently lives in. We have both a VOR from the LLC and cancelled checks/bank statements to support rent received from XXXX through XXXX - Seller-06/11/2026	Resolved-Received gl section of eligible non arms length transaction, VOR + checks paid and loe. Renter purchasing from landlord is allowed with proof of cancelled checks proving timely payments. Appraisal reflects non-arms length with no seller concessions. - Due Diligence Vendor-06/18/2026	Qualifying DTI below maximum allowed - Required is 45 Borrower has 2.56 LTV is less than guideline maximum - Required is 80 Borrower has 56.8 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 757		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9651857
XXXX	XXXX	305129605	D	B	D	B	A	A	C	A	Closed	FPRO1245	2026-06-10 07:52	2026-06-12 13:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Appraisal is Expired	Resolved-Primary Value Appraisal is Expired Received Recert of Value. - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. appraisal recert - Seller-06/11/2026 Open-Primary Value Appraisal is Expired Appraisal has expired as of XXXX. No Recert of Value or new appraisal has been provided. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. appraisal recert - Seller-06/11/2026	Resolved-Primary Value Appraisal is Expired Received Recert of Value. - Due Diligence Vendor-06/12/2026	Qualifying DTI below maximum allowed - Required is 45 Borrower has 2.56 LTV is less than guideline maximum - Required is 80 Borrower has 56.8 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 757		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9651858
XXXX	XXXX	305129605	D	B	D	B	A	A	C	A	Closed	FPRO1257	2026-06-10 07:52	2026-06-12 13:25	Resolved	1 - Information	C	A	Property	Value	Primary Property Value is not Substantiated	Resolved-Received CU - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. per guidelines, one UCDP with a score of 2.5 or lower is acceptable in lieu of a CDA - Seller-06/11/2026 Open-The Primary Property Value is unsubstantiated. Additional valuation product is required. Lender did not provide any secondary valuation documentation to support value which is required. Appraisal has expired. - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. per guidelines, one UCDP with a score of 2.5 or lower is acceptable in lieu of a CDA - Seller-06/11/2026	Resolved-Received CU - Due Diligence Vendor-06/12/2026	Qualifying DTI below maximum allowed - Required is 45 Borrower has 2.56 LTV is less than guideline maximum - Required is 80 Borrower has 56.8 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 757		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9651861
XXXX	XXXX	305129605	D	B	D	B	A	A	C	A	Closed	FCRE0108	2026-06-10 08:03	2026-06-10 17:21	Waived	2 - Non-Material	C	B	Credit	Insurance	Fidelity Coverage not met	Waived-Client exception granted, waiver applied with comp factors. - Due Diligence Vendor-06/10/2026 Open-Fidelity Coverage not met. Exception request for condo master policy doesn't cover property manager for crime. Property manager maintains their own crime policy. XXXX email in loan file. - Due Diligence Vendor-06/10/2026		Waived-Client exception granted, waiver applied with comp factors. - Due Diligence Vendor-06/10/2026	Qualifying DTI below maximum allowed - Required is 45 Borrower has 2.56 LTV is less than guideline maximum - Required is 80 Borrower has 56.8 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 757	FICO 20 pts or more above requirement Total Debt 10% or more under requirement Residual income $3K or more.		QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Investor Post-Close		No	9651987
XXXX	XXXX	305232719	C	A	C	A	C	A	A	A	Closed	FCRE1159	2026-06-10 17:32	2026-06-16 08:34	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Note Date	Resolved-PCCD provided, loan disbursed XXXX. Hazard policy is acceptable - Due Diligence Vendor-06/16/2026 Ready for Review-Document Uploaded. See attached PCCD - Seller-06/12/2026 Counter-Received rebuttal loan disbursed on XXXX. Please provide PCCD - Due Diligence Vendor-06/12/2026 Ready for Review-Document Uploaded. Loan disbursed on XXXX. Insurance effective before disbursement. - Seller-06/11/2026 Open-Hazard Insurance Effective Date of XXXX is after the Note Date of XXXX - Due Diligence Vendor-06/10/2026	Ready for Review-Document Uploaded. See attached PCCD - Seller-06/12/2026 Ready for Review-Document Uploaded. Loan disbursed on XXXX. Insurance effective before disbursement. - Seller-06/11/2026	Resolved-PCCD provided, loan disbursed XXXX. Hazard policy is acceptable - Due Diligence Vendor-06/16/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 785 On time mortgage history exceeds guideline requirement - 0x30x65 Qualifying DTI below maximum allowed - Required is 55 Borrower has 47.87		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A		N/A	9672104
																						Resolved-Rec'd disclosure tracking. - Due Diligence Vendor-06/11/2026 Ready for Review-Document Uploaded. Change in circumstance - Seller-06/11/2026 Open-This loan failed the revised closing disclosure delivery date test (no waiting period required). (12 CFR §1026.19(f)(2)(i))The revised closing disclosure delivery does not require a new waiting period and:The revised closing disclosure delivery date is provided and the revised closing disclosure method of delivery is marked as either"USPS First Class Mail" or "Electronic Delivery" or blank, and the revised closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if																

XXXX	XXXX	305232719	C	A	C	A	C	A	A	A	Closed	finding-3540	2026-06-09 11:35	2026-06-16 07:24	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date Test (No Waiting Period Required) Test	no consummation date is provided, of the transaction; or"In Person" and the revised closing disclosure delivery date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe revised closing disclosure receipt date is provided and the revised closing disclosure receipt date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction.Changes before consummation not requiring a new waiting period. Except as provided in §1026.19(f)(2)(ii), if the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation. Notwithstanding the requirement to provide corrected disclosures at or before consummation, the creditor shall permit the consumer to inspect the disclosures provided under this paragraph, completed to set forth those items that are known to the creditor at the time of inspection, during the business day immediately preceding consummation, but the creditor may omit from inspection items related only to the seller's transaction. -----Missing valid COC for applicable increases. Statute of Limitations 3 years- Expiration date is XXXX. - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. Change in circumstance - Seller-06/11/2026	Resolved-Rec'd disclosure tracking. - Due Diligence Vendor-06/11/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 785 On time mortgage history exceeds guideline requirement - 0x30x65 Qualifying DTI below maximum allowed - Required is 55 Borrower has 47.87		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9630004
XXXX	XXXX	305232713	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA			
XXXX	XXXX	305129637	C	B	C	B	A	A	A	A	Closed	FCRE8611	2026-06-12 13:14	2026-06-12 13:14	Waived	2 - Non-Material	C	B	Credit	Income/Employment	Income/Employment General	Waived-Client exception granted to allow less than six months seasoning on assets used for income Non-material waiver applied with comp factors. - Due Diligence Vendor-06/12/2026 Open-ust shy 6 months seasoning by about aweek at time of closingfor assets usedfor qualifyinginutilization. Fundsare non-retirement account from deceasedmothersestatetransferred to borrower in XXXX documents transfer from mothers estateto borrowersindividualname and havestatementsthrough XXXX. Low LTVof 33, 1Million+in reserves, excellenthousingpaymenthistory, Longterm homeownership 30 years, Additional employment income not used to qualify and a minimal credit user. - Due Diligence Vendor-06/12/2026		Waived-Client exception granted to allow less than six months seasoning on assets used for income Non-material waiver applied with comp factors. - Due Diligence Vendor-06/12/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 752 LTV is less than guideline maximum - Required is 80 Borrower has 32.47	FICO - Credit history Reserves		QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Investor Post-Close	No	9723141
XXXX	XXXX	305108535	D	A	D	A	A	A	A	A	Closed	FCRE1161	2026-06-15 16:52	2026-06-17 11:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Flood Certificate Missing	Resolved-Received Flood Certificate is fully present - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/16/2026 Open-Missing Flood Certificate Missing required Flood Certification with Life of Loan span. Other findings may apply contingent on zone. - Due Diligence Vendor-06/15/2026		Resolved-Received Flood Certificate is fully present - Due Diligence Vendor-06/17/2026	Months Reserves exceed minimum required - Reserves: 35 Min 3 LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 730		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9754632
XXXX	XXXX	305108535	D	A	D	A	A	A	A	A	Closed	FCRE1145	2026-06-15 16:44	2026-06-17 11:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-Received Chain of Title and Title Document - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/16/2026 Open-Title Document is missing Missing Title Commitment including but not limited to any and all departmental searches; other findings may apply chain of title - Due Diligence Vendor-06/15/2026		Resolved-Received Chain of Title and Title Document - Due Diligence Vendor-06/17/2026	Months Reserves exceed minimum required - Reserves: 35 Min 3 LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 730		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9754531
XXXX	XXXX	305108535	D	A	D	A	A	A	A	A	Closed	FCRE1151	2026-06-15 16:44	2026-06-17 11:00	Resolved	1 - Information	C	A	Credit	Title	Satisfactory Chain of Title not Provided	Resolved-Received Satisfactory Chain of Title has been provided - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. Supporting Document - Buyer-06/16/2026 Open-Unsatisfactory Chain of Title provided. Missing required 24 Month Chain of Title - Due Diligence Vendor-06/15/2026		Resolved-Received Satisfactory Chain of Title has been provided - Due Diligence Vendor-06/17/2026	Months Reserves exceed minimum required - Reserves: 35 Min 3 LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 730		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9754530
XXXX	XXXX	305108535	D	A	D	A	A	A	A	A	Closed	FCRE0112	2026-06-15 17:07	2026-06-17 10:55	Resolved	1 - Information	C	A	Credit	Eligibility	Approval/Underwriting Summary Not Provided_3	Resolved-Received 1008/Underwriting Summary - Due Diligence Vendor-06/17/2026 Ready for Review-Document Uploaded. Supporting Document - Seller-06/16/2026 Open-Approval/Underwriting Summary Not Provided. Missing lender approval documents - Due Diligence Vendor-06/15/2026	Ready for Review-Document Uploaded. Supporting Document - Seller-06/16/2026	Resolved-Received 1008/Underwriting Summary - Due Diligence Vendor-06/17/2026	Months Reserves exceed minimum required - Reserves: 35 Min 3 LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 730		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9754819
XXXX	XXXX	305129718	D	A	D	A	A	A	A	A	Closed	FCRE0044	2026-06-24 12:50	2026-07-14 09:25	Resolved	1 - Information	C	A	Credit	Eligibility	File does not contain LOX for credit inquiries	Resolved-Received 1008 and XXXX statement. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. XXXX account and updated 1008 - Buyer-07/13/2026 Open-**NEW** Per Gap Credit provided, Inquiry from XXXX for coborrower, account opened. Provide either Credit Supplement adding XXXX or provide most recent statement - Due Diligence Vendor-06/24/2026		Resolved-Received 1008 and XXXX statement. - Due Diligence Vendor-07/14/2026	Months Reserves exceed minimum required - Reserves: 27 Min 3 Residual Income =/> 1.5 times $3,500 monthly residual income - Residual Income: $8,367.48 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 776		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9917128
XXXX	XXXX	305129718	D	A	D	A	A	A	A	A	Closed	FCRE5782	2026-06-16 20:25	2026-07-14 09:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-06/24/2026 Ready for Review-Document Uploaded. XXXX/gap report - Buyer-06/23/2026 Counter-Received copy of credit report. Please provide gap credit/UDM report - Due Diligence Vendor-06/22/2026 Ready for Review-Document Uploaded. credit report form XXXX - Buyer-06/18/2026 Open-Borrower 1 Gap Credit Report is Missing Missing required gap report / credit refresh obtained within 10 days prior to closing which encompasses both borrowers. - Due Diligence Vendor-06/17/2026		Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-06/24/2026	Months Reserves exceed minimum required - Reserves: 27 Min 3 Residual Income =/> 1.5 times $3,500 monthly residual income - Residual Income: $8,367.48 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 776		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	9781639
XXXX	XXXX	305180443	C	B	C	A	A	A	C	B	Closed	FCRE8525	2026-06-23 14:36	2026-08-11 13:28	Waived	2 - Non-Material	C	B	Property	Appraisal	Two or more full valuation products not provided for loan amounts > $2 million	Waived-Originator provided a waiver for appraisal transferred at 92 days of age, applied to non material finding with comp factors - Due Diligence Vendor-08/11/2026 Ready for Review-Document Uploaded. Please see exception allowing the loan to close with an appraisal transferred after being 60 days aged - Seller-08/08/2026 Counter-Received proof of delivery, transfer letter and AIR Compliance. Missing exception for transferred appraisal narrative over 60 days old at date of transfer meeting guideline 8.1.6 - Due Diligence Vendor-08/04/2026 Ready for Review-Document Uploaded. Regardless that the transferred appraisal was over 60 days at transfer the loan file contained 2 appraisals within 120 days at the COE. The XXXX dated XXXX was used to determine the LTV and qualify the borrower. Attached is a copy of the air compliant and delivery of the transferred appraisal. Given that the transferred appraisal was not used to qualify the delivery date should not be given any weight. Please escalate with mgmt. Thank you - Seller-08/03/2026 XXXX transfer at 92 days> 60 days old at transfer does not meet GL 8.1.6 as well as other requirements for Transferred appraisals, Missing evidence that was ordered through AMD and AIR compliant, and evidence of borrower receiving copy within 3 business days of completion. - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. Both appraisals uploaded - 1st appraisal completed by XXXX - 2nd appraisal completed by XXXX which was used to qualify. - Seller-06/23/2026 Open-Two or more full valuation products were not provided.' - Due Diligence Vendor-06/23/2026	Ready for Review-Document Uploaded. Please see exception allowing the loan to close with an appraisal transferred after being 60 days aged - Seller-08/08/2026 Ready for Review-Document Uploaded. Regardless that the transferred appraisal was over 60 days at transfer the loan file contained 2 appraisals within 120 days at the COE. The XXXXl dated XXXX was used to determine the LTV and qualify the borrower. Attached is a copy of the air compliant and delivery of the transferred appraisal. Given that the transferred appraisal was not used to qualify the delivery date should not be given any weight. Please escalate with mgmt. Thank you - Seller-08/03/2026 Ready for Review-Document Uploaded. Both appraisals uploaded - 1st appraisal completed by XXXX - 2nd appraisal completed by XXXX which was used to qualify. - Seller-06/23/2026	Waived-Originator provided a waiver for appraisal transferred at 92 days of age, applied to non material finding with comp factors - Due Diligence Vendor-08/11/2026	Qualifying FICO score is at least 20 points above minimum for program - Credit report reflects FICO of 778 which exceeds the minimum of 660 Required is 660 Borrower has 778 LTV is less than guideline maximum - LTV of 63.06% is below the maximum of 80% allowed per guidelines Required is 75 Borrower has 63.06	FICO is 20+ points >minimum required DSCR>1.2	XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	Yes	9897130
XXXX	XXXX	305180443	C	B	C	A	A	A	C	B	Closed	FCRE7009	2026-06-23 10:38	2026-06-25 13:44	Resolved	1 - Information	C	A	Credit	Insurance	Hazard insurance dwelling coverage is not sufficient	Resolved-Received H06 - Due Diligence Vendor-06/25/2026 Ready for Review-Document Uploaded. see the attached policy that contains sufficient coverage. - Seller-06/23/2026 Open-Insufficient Coverage Amount for Insured Subject Property. - Due Diligence Vendor-06/23/2026	Ready for Review-Document Uploaded. see the attached policy that contains sufficient coverage. - Seller-06/23/2026	Resolved-Received H06 - Due Diligence Vendor-06/25/2026	Qualifying FICO score is at least 20 points above minimum for program - Credit report reflects FICO of 778 which exceeds the minimum of 660 Required is 660 Borrower has 778 LTV is less than guideline maximum - LTV of 63.06% is below the maximum of 80% allowed per guidelines Required is 75 Borrower has 63.06		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	9889133
XXXX	XXXX	305180534	D	B	C	B	A	A	D	A	Closed	FCRE8338	2026-06-23 13:46	2026-06-29 13:24	Waived	2 - Non-Material	C	B	Credit	Eligibility	Cash To Borrower does not meet eligibility requirement(s)	Waived-Originator provided a waiver for received more cash back than allowed by program, applied to non material finding with comp factors - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. see the attached exception that allowed the cash out in excess of $500k - Seller-06/25/2026 Open-Lender Exception request to proceed w. cash in hand > $500K. Approval in loan file - Due Diligence Vendor-06/23/2026	Ready for Review-Document Uploaded. see the attached exception that allowed the cash out in excess of $500k - Seller-06/25/2026	Waived-Originator provided a waiver for received more cash back than allowed by program, applied to non material finding with comp factors - Due Diligence Vendor-06/29/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 787 LTV is less than guideline maximum - Required is 75 Borrower has 70	1. Fico 60+ pts above min. 2. 0X30X24	XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	9895240
XXXX	XXXX	305180534	D	B	C	B	A	A	D	A	Closed	FPRO1253	2026-06-23 13:31	2026-06-29 12:58	Resolved	1 - Information	D	A	Property	Missing Doc	Secondary Valuation or Additional Valuation has not been entered per securitization requirements	Resolved-Received a restricted appraisal report from XXXX. - Due Diligence Vendor-06/29/2026 Ready for Review-Document Uploaded. see the attached BPO - Seller-06/25/2026 Open-Additional valuation product has not been provided. Missing a Commercial Exterior Only Broker Price Opinion (BPO) based on the sales approach is required per Guides. - Due Diligence Vendor-06/23/2026	Ready for Review-Document Uploaded. see the attached BPO - Seller-06/25/2026	Resolved-Received a restricted appraisal report from XXXX. - Due Diligence Vendor-06/29/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 787 LTV is less than guideline maximum - Required is 75 Borrower has 70		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9894487
																						Resolved-Received Supplemental report dated XXXX reflecting XXXX DLA XXXX 1 x30, 1 x 60 and 3 90+ max delinquency XXXX. GL allow 1x30x12. Delinquency >28 months ago is within guidelines. XXXX Statements reflecting next due XXXX, p 697 reflects May payment made XXXX is met. - Due Diligence Vendor-07/28/2026 Ready for Review- The credit report reflects the XXXX mortgage account ending in XXXX with the following delinquency history: 1 x 30 days past due 1 x 60 days past due 3 x 90 days past due The account reflects a last reported payment date of XXXX, with the maximum delinquency reported as 120–149 days late in XXXX. Based on the credit reporting history, the reported late payments occurred prior to the last payment activity date and before the account returned to current status. The exact months of delinquency are not provided on the credit report. We are requesting verification from XXXX to obtain the specific delinquency months, if available, to satisfy the TPR request. However, the credit report already confirms the delinquency count, severity, creditor name, and maximum delinquency period. The account is currently reporting “As Agreed” with no outstanding past due balance. Therefore, the requested supplement is solely to obtain the specific months associated with the historical delinquencies and does not impact the current status of the account. - Seller-07/24/2026 Counter-Please provide Credit Supplement requesting late payment dates per Credit History of 1 x 30, 1 x 60 and 2 x 90 days past due on XXXX - Due Diligence Vendor-07/07/2026 Ready for Review-The finding states that the credit report is missing the “actual dates that the XXXX account was delinquent.” The credit report provided for XXXX contains complete tradeline reporting as furnished by the credit repository, including: Payment performance history reported by the creditor Delinquency severity indicators (30/60/90-day status history) Account status and reporting updates through the most recent cycle Historical delinquency classification reflected in standard bureau format Consumer credit bureaus (XXXX) do not report delinquency on a transaction-date basis. Specific “dates of delinquency occurrence” are not a standard or available data field within bureau reporting. Instead, delinquency is reported using standardized status indicators and aging buckets (e.g., 30/60/90 days past due). Conclusion The credit report contains all available and standard credit performance information required for underwriting evaluation. The requested “actual delinquency dates” are not part of credit bureau reporting structure and therefore are not applicable to the file.	Ready for Review- The credit report reflects the XXXX. mortgage account ending in XXXX with the following delinquency history: 1 x 30 days past due 1 x 60 days past due 3 x 90 days past due The account reflects a last reported payment date of XXXX, with the maximum delinquency reported as 120–149 days late in XXXX. Based on the credit reporting history, the reported late payments occurred prior to the last payment activity date and before the account returned to current status. The exact months of delinquency are not provided on the credit report. We are requesting verification from XXXX to obtain the specific delinquency months, if available, to satisfy the TPR request. However, the credit report already confirms the delinquency count, severity, creditor name, and maximum delinquency period. The account is currently reporting “As Agreed” with no outstanding past due balance. Therefore, the requested supplement is solely to obtain the specific months associated with the historical delinquencies and does not impact the current status of the account. - Seller-07/24/2026 Ready for Review-The finding states that the credit report is missing the “actual dates that the XXXX account was delinquent.” The credit report provided for XXXX contains complete tradeline reporting as furnished by the credit repository, including: Payment performance history reported by the creditor Delinquency severity indicators (30/60/90-day status history) Account status and reporting updates through the most recent cycle Historical delinquency classification reflected in standard bureau format Consumer credit bureaus (XXXX) do not report delinquency on a transaction-date basis. Specific “dates of delinquency occurrence” are not a standard or available data field within bureau reporting. Instead, delinquency is reported using standardized status indicators and aging buckets (e.g., 30/60/90 days past due). Conclusion The credit report contains all available and standard credit performance information required for underwriting evaluation. The requested “actual delinquency dates” are not part of credit bureau		Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 723 Required is 700												

XXXX	XXXX	305180489	C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-06-30 09:15	2026-07-28 15:25	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Accordingly, this finding is based on a non-reportable data requirement and does not reflect a defect in the credit documentation provided at closing. - Seller-07/02/2026 Open-Housing History Does Not Meet Guideline Requirements Missing on the credit report the actual dates that the XXXX were delinquent. This is needed to confirm that the delinquencies meet guidelines. Upon receipt additional information maybe required. - Due Diligence Vendor-06/30/2026	reporting structure and therefore are not applicable to the file. Accordingly, this finding is based on a non-reportable data requirement and does not reflect a defect in the credit documentation provided at closing. - Seller-07/02/2026	Resolved-Received Supplemental report dated XXXX reflecting XXXX DLA 0XXXX 1 x30, 1 x 60 and 3 90+ max delinquency XXXX 120-49. GL allow 1x30x12. Delinquency >28 months ago is within guidelines. XXXX Statements reflecting next due XXXX with XXXX payment made XXXX, p 697 reflects XXXX payment made XXXX, HH for Note dated XXXX is met. - Due Diligence Vendor-07/28/2026	Borrower has 723 Qualifying DTI below maximum allowed - Required is 50 Borrower has 44.55		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	9999373
XXXX	XXXX	305180489	C	A	C	A	A	A	A	A	Closed	FCRE1198	2026-06-30 09:47	2026-07-16 14:32	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Received Bank statements. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Counter-Reviewed Operating agreement of XXXX that reflects borrower 100% owner however the XXXX asset did not get uploaded. Please provide most recent XXXX statement for XXXX per final 1003 - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. Attached is the LLC Operating Agreement of XXXX and XXXX - XXXX - Seller-07/02/2026 Open-Audited Reserves of 3.16 month(s) are less than Guideline Required Reserves of 6 month(s) - Due Diligence Vendor-06/30/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026 Ready for Review-Document Uploaded. Attached is the LLC Operating Agreement of XXXX and XXXX - XXXX - Seller-07/02/2026	Resolved-Received Bank statements. - Due Diligence Vendor-07/16/2026	Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 723 Required is 700 Borrower has 723 Qualifying DTI below maximum allowed - Required is 50 Borrower has 44.55		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10000107
XXXX	XXXX	305232542	D	A	D	A	A	A	A	A	Closed	FCRE1204	2026-06-30 16:36	2026-07-08 10:18	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-Received OFAC confirming appraiser/appraisal company cleared. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Uploaded.. See OFAC Results. - Seller-07/07/2026 Counter-Received loan connect confirming cleared. Missing OFAC report reflecting as clear for appraiser. - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. Uploaded. Fraud Report clear. - Seller-07/02/2026 Open-Fraud Report Shows Uncleared Alerts OFAC and SAM.GOV alerts not cleared for Appraiser - Due Diligence Vendor-06/30/2026	Ready for Review-Document Uploaded. Uploaded.. See OFAC Results. - Seller-07/07/2026 Ready for Review-Document Uploaded. Uploaded. Fraud Report clear. - Seller-07/02/2026	Resolved-Received OFAC confirming appraiser/appraisal company cleared. - Due Diligence Vendor-07/08/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 727 LTV is less than guideline maximum - Required is 80 Borrower has 30.43 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 10.26		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10009243
XXXX	XXXX	305232542	D	A	D	A	A	A	A	A	Closed	FCRE7806	2026-06-30 15:59	2026-07-06 13:09	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Bank Statement Summary/Lender Worksheet is Missing	Resolved-Received business bank statement analysis. - Due Diligence Vendor-07/06/2026 Ready for Review-Document Uploaded. Uploaded. See 12 Months Bank Statement Income. - Seller-07/02/2026 Open-The Borrower 1 Bank Statement Summary/Lender Worksheet is Missing Provide a bank statement summary/worksheet to show how income was calculated. - Due Diligence Vendor-07/01/2026	Ready for Review-Document Uploaded. Uploaded. See 12 Months Bank Statement Income. - Seller-07/02/2026	Resolved-Received business bank statement analysis. - Due Diligence Vendor-07/06/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 727 LTV is less than guideline maximum - Required is 80 Borrower has 30.43 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 10.26		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10008675
XXXX	XXXX	305232543	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE1506	2026-07-07 11:19	2026-08-07 14:10	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-The Final Reviewed QM Status is acceptable or the loan is a Business Purpose loan. - Due Diligence Vendor-08/07/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/06/2026 Counter-Upon receipt of the credit supplement this condition can be cleared - Due Diligence Vendor-08/04/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026 Counter-Received a snip of the balance on XXXX reporting XXXX. Review did not receive the corresponding report. Credit refresh received is dated XXXX. Please provide full report reflecting $7,500 balance and payment of $105 - Due Diligence Vendor-07/31/2026 Ready for Review-Document Uploaded. - Seller-07/30/2026 Counter-Pending validation of XXXX account reflecting on 1003 - Due Diligence Vendor-07/28/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Counter-Internal item. Pending receipt of new revolving Synchrony account, VOR and 2nd lien payment history. - Due Diligence Vendor-07/15/2026 Ready for Review-Please elaborate condition? - Seller-07/13/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Pending housing history and Gap credit reports. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-08/06/2026 Ready for Review-Document Uploaded. Please see attached - Seller-08/03/2026 Ready for Review-Document Uploaded. - Seller-07/30/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Ready for Review-Please elaborate condition? - Seller-07/13/2026	Resolved-The Final Reviewed QM Status is acceptable or the loan is a Business Purpose loan. - Due Diligence Vendor-08/07/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10096998
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE1440	2026-07-07 10:33	2026-08-07 14:08	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received credit supplement for 2nd lien - Due Diligence Vendor-07/28/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Counter-1003 and 1008 provided, however the finding is for Housing payment history. Finding remains. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/17/2026 Counter-Received lease and payments. Missing acceptable confirmation of no 2x30 as payments reflect 2 returned. VOR required. Missing 1) The borrowers' second lien on the NOO property has a payment history from XXXX through XXXX; but missing full 12 month history as credit report only goes through 2/10/2025. Would need payments from XXXX through XXXX to complete the full 12 months. - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/15/2026 Open-Housing History Does Not Meet Guideline Requirements 1) The borrowers' second lien on the NOO property has a payment history from 1/12/2026 through 6/10/2026; but missing full 12 month history as credit report only goes through XXXX. Would need payments from XXXX through XXXX to complete the full 12 months. 2) Missing VOR for primary departing. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/17/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/15/2026	Resolved-Received credit supplement for 2nd lien - Due Diligence Vendor-07/28/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095578
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE5782	2026-07-07 10:33	2026-08-07 14:08	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Received credit refresh. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Soft pull attached - Seller-07/07/2026 Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Soft pull attached - Seller-07/07/2026	Resolved-Received credit refresh. - Due Diligence Vendor-07/08/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095579
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE5783	2026-07-07 10:33	2026-08-07 14:08	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Gap Credit Report is Missing	Resolved-Received credit refresh. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Soft pull attached - Seller-07/07/2026 Open-Borrower 2 Gap Credit Report is Missing - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Soft pull attached - Seller-07/07/2026	Resolved-Received credit refresh. - Due Diligence Vendor-07/08/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095580
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE1505	2026-07-07 10:36	2026-08-07 14:08	Resolved	1 - Information	C	A	Credit	Eligibility	Tradelines do not meet Guideline Requirements	Resolved-Updated credit supplement provided. - Due Diligence Vendor-08/07/2026 Counter-Received a snip of the balance on XXXX reporting XXXX. Review did not receive the corresponding report. Credit refresh received is dated XXXX. Please provide full report reflecting $7,500 balance and payment of $105 - Due Diligence Vendor-07/31/2026 Ready for Review-Document Uploaded. It is not showing zero balance.. It is showing balance with the monthly payment. Please elaborate? - Seller-07/30/2026 Counter-Received credit supplement for a mortgage account. Missing balance and payment validation for new XXXX account reflecting on final 1003 $375 payment. Credit refresh reflects new account with zero balance. - Due Diligence Vendor-07/28/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Counter-1003 and 1008 provided. Please provide documentation to support the balance and payment for the XXXX account - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/17/2026 Counter-XXXX tradeline disputes is resolved and considered in qualifying no further documentation required. Missing balance and payment validation for new XXXX account reflecting on final 1003 $375 payment. Credit refresh reflects new account with zero balance. - Due Diligence Vendor-07/15/2026 Ready for Review-please elaborate condition given - Seller-07/13/2026 Open-The Tradelines for the borrower(s) do not meet the guideline requirements. Missing the loan terms for the new XXXX account; XXXX credit supplement is required confirming no disputed account with zero balance is required. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. It is not showing zero balance.. It is showing balance with the monthly payment. Please elaborate? - Seller-07/30/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/24/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/17/2026 Ready for Review-please elaborate condition given - Seller-07/13/2026	Resolved-Updated credit supplement provided. - Due Diligence Vendor-08/07/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095666
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE1325	2026-07-07 10:13	2026-07-15 12:19	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 CPA Letter Missing	Resolved-Received complete CTEC letter reflecting signature and credentials. - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/15/2026 Open-Borrower 1 CPA Letter Missing The CPA letter in file is not signed by the tax preparer or have the license reflected. The license was verified in file. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/15/2026	Resolved-Received complete CTEC letter reflecting signature and credentials. - Due Diligence Vendor-07/15/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095069
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE1202	2026-07-07 10:40	2026-07-15 12:08	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report Partially Provided	Resolved-Received management acknowledgement of fraud score - Due Diligence Vendor-07/15/2026 Ready for Review-Document Uploaded. Please see attached - Seller-07/13/2026 Open-Third Party Fraud Report Partially Provided Fraud Report Risk Score above 800 and missing Lender Mgt. Review and Approval by UW Manager. - Due Diligence Vendor-07/07/2026	Ready for Review-Document Uploaded. Please see attached - Seller-07/13/2026	Resolved-Received management acknowledgement of fraud score - Due Diligence Vendor-07/15/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10095758
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCRE9814	2026-07-07 12:21	2026-07-15 12:07	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Trust Agreement	Resolved-Upon further review, purchase contract supports individuals as noted as Trustees on vesting. - Due Diligence Vendor-07/15/2026 Ready for Review-Could you please waive this condition we only deal with the borrower and not the seller so we don't need the seller's trust document. - Seller-07/15/2026 Open-Missing the Trust Agreement for the Seller to confirm Signing Authority. - Due Diligence Vendor-07/07/2026	Ready for Review-Could you please waive this condition we only deal with the borrower and not the seller so we don't need the seller's trust document. - Seller-07/15/2026	Resolved-Upon further review, purchase contract supports individuals as noted as Trustees on vesting. - Due Diligence Vendor-07/15/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10098618
XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	finding-3540	2026-07-06 15:00	2026-07-07 14:08	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date Test (No Waiting Period Required) Test	Resolved-Received at closing. Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-07/07/2026 Ready for Review-Document Uploaded. CD in question was PCCD Please see attached correct PCCD - Seller-07/07/2026 Open-This loan failed the revised closing disclosure delivery date test (no waiting period required). (12 CFR §1026.19(f)(2)(i))The revised closing disclosure delivery does not require a new waiting period and:The revised closing disclosure delivery date is provided and the revised closing disclosure method of delivery is marked as either"USPS First Class Mail" or "Electronic Delivery" or blank, and the revised closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the revised closing disclosure delivery date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe revised closing disclosure receipt date is provided and the revised closing disclosure receipt date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction.Changes before consummation not requiring a new waiting period. Except as provided in §1026.19(f)(2)(ii), if the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation. Notwithstanding the requirement to provide corrected disclosures at or before consummation, the creditor shall permit the consumer to inspect the disclosures provided under this paragraph, completed to set forth those items that are known to the creditor at the time of inspection, during the business day immediately preceding consummation, but the creditor may omit from inspection items related only to the seller's transaction. ----- CD XXXX Sequence 1 is not signed and there is no evidence of when it was provided to borrower. Statute of Limitations 3 years- Expiration date is XXXX. - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. CD in question was PCCD Please see attached correct PCCD - Seller-07/07/2026	Resolved-Received at closing. Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-07/07/2026	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 12.33		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10077263
																								Waived-Required Affiliated Business	Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 60.49 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 703 Guideline: Qualifying DTI below maximum allowed -												

XXXX	XXXX	305241207	D	B	D	A	C	B	A	A	Closed	FCOM5135	2026-07-06 13:57	2026-07-06 13:57	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/06/2026		Disclosure Missing Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/06/2026	Required is 49.99 Borrower has 12.33			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	No	10076089
XXXX	XXXX	305214970	B	B	A	A	B	B	A	A	Closed	FCOM1267	2026-06-29 12:55	2026-06-29 12:55	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Partially Provided	Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) ------Originator waiver applied to non-material findings - Due Diligence Vendor-06/29/2026		Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) ------Originator waiver applied to non-material findings - Due Diligence Vendor-06/29/2026	Verified employment history exceeds guidelines - Verified employment history exceeds guidelines – Employed 4+ Years – Minimum = 2 Years Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 722			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	No	9982236
XXXX	XXXX	305232541	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305182431	D	B	D	A	B	B	A	A	Closed	FCRE1202	2026-06-30 12:25	2026-07-16 12:24	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report Partially Provided	Resolved-Received management acknowledgement of fraud report score. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. Please see the letter - Seller-07/14/2026 Open-Third Party Fraud Report Partially Provided. Risk Score above 800 – Lender Mgt. Review and Approval by UW Manager required. - Due Diligence Vendor-06/30/2026	Ready for Review-Document Uploaded. Please see the letter - Seller-07/14/2026	Resolved-Received management acknowledgement of fraud report score. - Due Diligence Vendor-07/16/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 738 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 39.22		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10003935
XXXX	XXXX	305182431	D	B	D	A	B	B	A	A	Closed	FCOM5135	2026-06-29 12:31	2026-06-29 12:31	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing ------Originator waiver applied to non-material Findings - Due Diligence Vendor-06/29/2026		Waived-Required Affiliated Business Disclosure Missing ------Originator waiver applied to non-material Findings - Due Diligence Vendor-06/29/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 738 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 39.22			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	No	9981756
XXXX	XXXX	305214972	C	A	C	A	A	A	A	A	Closed	FCRE0110	2026-07-06 10:54	2026-07-08 11:10	Resolved	1 - Information	C	A	Credit	Eligibility	Missing or incomplete documentation for Solar Panels	Resolved-Final Seller's Statement and Copy of Wire showing pay off to XXXX received. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Uploaded. See Final Statement, Pay off, Loan Agreement and Solar Proposal. - Seller-07/07/2026 Open-Missing or incomplete documentation for Solar Panels. Provide a copy of the solar contract and Subordination or UCC3 Addendum (if applicable) confirm whether leased or owned. Additional findings may apply. - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Uploaded. See Final Statement, Pay off, Loan Agreement and Solar Proposal. - Seller-07/07/2026	Resolved-Final Seller's Statement and Copy of Wire showing pay off to XXXX received. - Due Diligence Vendor-07/08/2026	Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.77 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 735		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10068729
XXXX	XXXX	305214972	C	A	C	A	A	A	A	A	Closed	FCRE1205	2026-07-06 10:57	2026-07-08 10:53	Resolved	1 - Information	C	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-OFAC received showing clear for listing agent/seller. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. Uploaded. See OFAC. - Seller-07/07/2026 Open-OFAC Check Not Completed and/or Cleared OFAC Check Not Completed and/or Cleared for the listing agent and the seller. All red alerts are to be cleared. - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Uploaded. See OFAC. - Seller-07/07/2026	Resolved-OFAC received showing clear for listing agent/seller. - Due Diligence Vendor-07/08/2026	Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.77 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 735		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10071207
XXXX	XXXX	305214972	C	A	C	A	A	A	A	A	Closed	FCRE1491	2026-07-06 08:35	2026-07-08 09:16	Resolved	1 - Information	C	A	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Resolved-After further review, large deposit do not need to be sourced, per the guides. - Due Diligence Vendor-07/08/2026 Open-Asset Qualification Does Not Meet Guideline Requirements Large deposit noted into asset ending XXXX of $45,219.92. Guides section 11.1: Evaluating Large Deposits. The source of a large deposit does not need to be documented if the eligible assets on file are from U.S. banks or brokerage accounts, unless the deposits are clearly identified as originating from a financing firm or new loan proceeds. If the funds were a gift, follow guides section 11.3 Eligible Assets: Gifts of Funds: A signed gift letter from a donor who is either related to the borrower by blood, marriage, adoption or legal guardianship; or can document an established relationship with the borrower (domestic partner or future spouse). 100% Gift funds are allowed for closing costs, down payments and reserves - Due Diligence Vendor-07/06/2026		Resolved-After further review, large deposit do not need to be sourced, per the guides. - Due Diligence Vendor-07/08/2026	Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.77 Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 735			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10061217
XXXX	XXXX	305232539	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305232540	D	B	D	A	B	B	A	A	Closed	FCRE5782	2026-07-02 08:56	2026-07-14 11:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Received Gap report with no new inquiries since original credit report. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Please see the gap report - Seller-07/10/2026 Open-Borrower 1 Gap Credit Report is Missing. - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. Please see the gap report - Seller-07/10/2026	Resolved-Received Gap report with no new inquiries since original credit report. - Due Diligence Vendor-07/14/2026	Qualifying DTI below maximum allowed - . Required is 49.99 Borrower has 32.82 Qualifying FICO score is at least 20 points above minimum for program - . Required is 660 Borrower has 810		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10040033
XXXX	XXXX	305232540	D	B	D	A	B	B	A	A	Closed	FCRE7806	2026-07-01 18:21	2026-07-14 11:24	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Bank Statement Summary/Lender Worksheet is Missing	Resolved-Received Borrower 1 Bank Statement Summary - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Please see the statement. Month 1 = January - Seller-07/10/2026 Open-The Borrower 1 Bank Statement Summary/Lender Worksheet is Missing Borrower 1 Bank Statement Summary/Lender Worksheet is Missing - Due Diligence Vendor-07/01/2026	Ready for Review-Document Uploaded. Please see the statement. Month 1 = January - Seller-07/10/2026	Resolved-Received Borrower 1 Bank Statement Summary - Due Diligence Vendor-07/14/2026	Qualifying DTI below maximum allowed - . Required is 49.99 Borrower has 32.82 Qualifying FICO score is at least 20 points above minimum for program - . Required is 660 Borrower has 810		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10031422
XXXX	XXXX	305232540	D	B	D	A	B	B	A	A	Closed	FCOM5135	2026-07-01 12:57	2026-07-01 12:57	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing Originator waiver applied to non material finding - Due Diligence Vendor-07/01/2026		Waived-Required Affiliated Business Disclosure Missing Originator waiver applied to non material finding - Due Diligence Vendor-07/01/2026	Qualifying DTI below maximum allowed - . Required is 49.99 Borrower has 32.82 Qualifying FICO score is at least 20 points above minimum for program - . Required is 660 Borrower has 810			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	Yes	10025756
XXXX	XXXX	305214734	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305180480	C	B	C	B	C	A	A	A	Closed	FCRE5778	2026-07-06 08:55	2026-07-29 10:43	Waived	2 - Non-Material	C	B	Credit	Eligibility	Borrower 1 Credit Report is Expired	Waived-Waiver applied to non-material finding with comp factors. - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. Please see attached exception allowing the loan to close with Credit 150 days aged - Seller-07/27/2026 Counter-Received rebuttal, please provide exception for consideration - Due Diligence Vendor-07/09/2026 Ready for Review-The credit report age finding has been reviewed. This loan was closed and funded under the XXXX. The borrower's credit report was obtained on XXXX. The loan closing date was XXXX, resulting in the credit report being 126 days old at closing. The file also contains an active Undisclosed Debt Monitoring (UDM) report, which was completed to monitor for any new credit inquiries, undisclosed liabilities, or changes to the borrower's credit profile through the closing process. While the UDM provided additional credit monitoring prior to closing, we acknowledge that the original credit report exceeded the applicable 120-day timeframe requirement by six (6) days. This item should have been identified and addressed prior to closing through obtaining an updated credit report or acceptable credit refresh. As this loan has already closed and funded, we request that this item be documented as a post-closing quality control finding. The file documentation confirms that credit monitoring was performed through closing and no undisclosed debt or adverse credit changes impacting the loan approval were identified. - Seller-07/07/2026 Open-Borrower 1 Credit Report is Expired (Greater than 120 days from the Closing Date). 140 days old - Due Diligence Vendor-07/06/2026	Ready for Review-Document Uploaded. Please see attached exception allowing the loan to close with Credit 150 days aged - Seller-07/27/2026 Ready for Review-The credit report age finding has been reviewed. This loan was closed and funded under the XXXX. The borrower's credit report was obtained on XXXX. The loan closing date was XXXX, resulting in the credit report being 126 days old at closing. The file also contains an active Undisclosed Debt Monitoring (UDM) report, which was completed to monitor for any new credit inquiries, undisclosed liabilities, or changes to the borrower's credit profile through the closing process. While the UDM provided additional credit monitoring prior to closing, we acknowledge that the original credit report exceeded the applicable 120-day timeframe requirement by six (6) days. This item should have been identified and addressed prior to closing through obtaining an updated credit report or acceptable credit refresh. As this loan has already closed and funded, we request that this item be documented as a post-closing quality control finding. The file documentation confirms that credit monitoring was performed through closing and no undisclosed debt or adverse credit changes impacting the loan approval were identified. - Seller-07/07/2026	Waived-Waiver applied to non-material finding with comp factors. - Due Diligence Vendor-07/29/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 720 Qualifying DTI below maximum allowed - Required is 50 Borrower has 27.35	DTI is 5% < Max allowed, 3+ months reserves above minimum required	XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	Yes	10061438
XXXX	XXXX	305180480	C	B	C	B	C	A	A	A	Closed	FCOM0014	2026-07-02 11:20	2026-07-08 14:18	Resolved	1 - Information	C	A	Compliance	Closing	Missing evidence appraisal delivered to borrower a minimum of 3 days prior to closing	Resolved-Received notification of value sent. Finding Resolved. - Due Diligence Vendor-07/08/2026 Ready for Review-Document Uploaded. - Seller-07/08/2026 Ready for Review-Document Uploaded. Loan closed XXXX- appraisal was delivered XXXX See attached email from broker to borrower - Seller-07/08/2026 Open-Missing evidence of appraisal being received 3 or more days prior to closing was not met. -----Missing evidence of appraisal being received 3 or more days prior to closing. - Due Diligence Vendor-07/02/2026	Ready for Review-Document Uploaded. - Seller-07/08/2026 Ready for Review-Document Uploaded. Loan closed XXXX- appraisal was delivered XXXX See attached email from broker to borrower - Seller-07/08/2026	Resolved-Received notification of value sent. Finding Resolved. - Due Diligence Vendor-07/08/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 720 Qualifying DTI below maximum allowed - Required is 50 Borrower has 27.35		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10044003
XXXX	XXXX	305180495	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305129641	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Purchase	NA			
XXXX	XXXX	305182253	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305182122	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305232536	C	B	A	A	C	B	A	A	Closed	finding-3635	2026-07-08 16:04	2026-07-20 12:49	Resolved	1 - Information	C	A	Compliance	TRID	Charges That In Total Cannot Increase More Than 10% Test	Resolved-Received SPL XXXX. Finding Resolved. - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Please see the service provider list. - Seller-07/17/2026 Counter-Missing Service Provider list. Please provide. - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. The total increase in second C are within 10%. $1860 to $1960. - Seller-07/11/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% ($2,305.00) exceed the comparable charges ($1,940.00) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for a comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi). ----- Ten (10%) tolerance fees (Lender's Title Insurance Policy, Messenger Fee, Recording Service Fee, Title Endorsement Fee) increased by $171.00 without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $171.00, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-07/08/2026	Ready for Review-Document Uploaded. Please see the service provider list. - Seller-07/17/2026 Ready for Review-Document Uploaded. The total increase in second C are within 10%. $1860 to $1960. - Seller-07/11/2026	Resolved-Received SPL XXXX. Finding Resolved. - Due Diligence Vendor-07/20/2026	Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 17.28 LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 766		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10131614
XXXX	XXXX	305232536	C	B	A	A	C	B	A	A	Closed	finding-47	2026-07-08 16:04	2026-07-13 12:28	Resolved	1 - Information	C	A	Compliance	Right to Rescind	TILA Right of Rescission Test	Resolved-Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-07/13/2026 Ready for Review-Document Uploaded. Please see the PCCD - Seller-07/11/2026 Open-This loan failed the TILA right of rescission test.Closed-end (12 CFR §1026.23(a)(3) , transferred from 12 CFR §226.23(a)(3)), Open-end (12 CFR §1026.15(a)(3) , transferred from 12 CFR §226.15(a)(3))The funding date is before the third business day following consummation.The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by 12 CFR §1026.23 or §1026.15, or delivery of all material disclosures, whichever occurs last. -----The Cancel of Date on the Right to Cancel doc is 07/02/2026 and is less than three days from the closing date of XXXX. Three days of Rescission was not provided to borrower. Provide evidence that rescission was re-opened for a full three days. - Due Diligence Vendor-07/08/2026	Ready for Review-Document Uploaded. Please see the PCCD - Seller-07/11/2026	Resolved-Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-07/13/2026	Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 17.28 LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 766		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10131611
XXXX	XXXX	305232536	C	B	A	A	C	B	A	A	Closed	FCOM1267	2026-07-08 15:36	2026-07-08 20:30	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Partially Provided	Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) -----The Homeownership Counseling list does not list 10 counseling agencies. - Due Diligence Vendor-07/08/2026		Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) -----The Homeownership Counseling list does not list 10 counseling agencies. - Due Diligence Vendor-07/08/2026	Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 17.28 LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 766			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10130799
XXXX	XXXX	305232536	C	B	A	A	C	B	A	A	Closed	FCOM5135	2026-07-08 15:36	2026-07-08 15:36	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/08/2026		Waived-Required Affiliated Business Disclosure Missing -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/08/2026	Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 17.28 LTV is less than guideline maximum - Required is 75 Borrower has 65 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 766			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10130800
																						Resolved-Received SOS, Articles of Incorp and business search. SOS and Articles of Incorporation shows business opening date in XXXX - Due Diligence Vendor-08/03/2026 Ready for Review-Document Uploaded. A copy of the Statement of Information for XXXX and the Articles of Incorporation has been provided,	Ready for Review-Document Uploaded. A copy of the Statement of Information for XXXX and the Articles of Incorporation has been provided, reflecting the borrower as the XXXX of the corporation. Although the Statement of Information is not dated within 60 days of the note date, the documentation supports														

XXXX	XXXX	305180417	D	A	D	A	A	A	A	A	Closed	FCRE1325	2026-07-09 13:16	2026-08-03 14:42	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 CPA Letter Missing	reflecting the borrower as the XXXX of the corporation. Although the Statement of Information is not dated within 60 days of the note date, the documentation supports that the business remains active and has been operating since 2010. The documentation provided is sufficient to establish that the business is active and that the borrower maintains 100% ownership. Given that this is an aged loan, please escalate this matter to management if it cannot be resolved with the provided documentation. - Seller-07/31/2026 Counter-Received XXXX reflecting business is active since XXXX, however it is not dated to verify is within the 60 days of the note date as required by 6.10.2 , also business name is a corporation, file is missing documentation supporting borrower being 100% owner please refer to 6.1.1 and 6.10.2. CPA letter or alt docs needed to support ownership%. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. The loan file contains a copy of the XXXX Secretary of State record confirming that the borrower's self-employed business has been in existence since XXXX. Per the applicable guidelines, this documentation is sufficient to establish the existence of the borrower's business. With respect to the ownership percentage, the borrower was qualified using the 50% expense factor. Accordingly, a CPA letter to verify the borrower's ownership percentage was not required under the applicable guidelines. - Seller-07/10/2026 Open-Borrower 1 CPA Letter Missing Missing CPA Letter verifying time in business and ownership percentage. - Due Diligence Vendor-07/09/2026	that the business remains active and has been operating since 2010. The documentation provided is sufficient to establish that the business is active and that the borrower maintains 100% ownership. Given that this is an aged loan, please escalate this matter to management if it cannot be resolved with the provided documentation. - Seller-07/31/2026 Ready for Review-Document Uploaded. The loan file contains a copy of the XXXX Secretary of State record confirming that the borrower's self-employed business has been in existence since XXXX. Per the applicable guidelines, this documentation is sufficient to establish the existence of the borrower's business. With respect to the ownership percentage, the borrower was qualified using the 50% expense factor. Accordingly, a CPA letter to verify the borrower's ownership percentage was not required under the applicable guidelines. - Seller-07/10/2026	Resolved-Received SOS, Articles of Incorp and business search. SOS and Articles of Incorporation shows business opening date in XXXX - Due Diligence Vendor-08/03/2026	Qualifying DTI below maximum allowed - Required is 50 Borrower has 24.64 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 766 LTV is less than guideline maximum - Required is 85 Borrower has 80		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10156031
XXXX	XXXX	305194804	D	A	D	A	A	A	A	A	Closed	FCRE1145	2026-07-10 10:01	2026-08-21 13:40	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-Property report on file reflects last market sale XXXX, then seller acquired XXXX. supported by appraiser statement of no transfers in prior 3 years. - Due Diligence Vendor-08/21/2026 Ready for Review-The finding appears to be requesting documentation beyond what is necessary to establish the current vested ownership for this purchase transaction. The preliminary title commitment provided identifies the current vested ownership of the subject property in Schedule A, specifically: XXXX, as to an enhanced life estate with full rights to sell/encumber the property, with the remainder vested in XXXX. Schedule A further states that this vesting has been reflected in the Public Records since XXXX. We understand the TPR response states that the title review did not disclose a 24-month chain of title. However, the title commitment clearly establishes the current vested ownership and the parties holding the existing interests in the subject property. Additionally, Schedule B Item 16 references deeds and copies or confirmation of the chain of title from the settlement agent. The title commitment therefore identifies the applicable title documentation/requirement; however, no specific title defect or break in the chain has been identified. If a 24-month chain of title is specifically required by the applicable lender guideline, please identify the specific guideline provision requiring the complete 24-month chain and the specific prior deed(s) that are considered missing. The current title commitment establishes the present ownership and vesting, and there is no indication in the commitment of a title defect, break in the chain, or unresolved ownership issue affecting the transaction. Accordingly, we respectfully request that TPR clarify whether the condition is based on a specific lender guideline requiring a separate 24-month chain-of-title package, as opposed to the current title commitment establishing the vested ownership. If a specific deed or title document remains required, please identify the document and the applicable guideline requirement. Absent a specific identified title deficiency or lender requirement for additional documentation, we respectfully request that the finding be reconsidered and cleared. - Seller-08/19/2026 Counter-Received Lender rebuttal. Review of Title did not disclose 24 months chain of title. - Due Diligence Vendor-08/14/2026 Ready for Review-This is a purchase transaction of an investment property, and the preliminary title commitment provided identifies the current vested ownership of the subject property. Specifically, Schedule A states that title is, as of the Commitment Date, vested in: XXXX, as to an enhanced life estate with full rights to sell/encumber the property, with the remainder vested in XXXX. Schedule A further states that this vesting has been reflected in the Public Records since XXXX. Because this is a purchase transaction, the title commitment establishes the seller/current vested parties and the title status upon which the transaction is being closed. The preliminary title commitment does not indicate a deficiency in the current vesting or an unresolved ownership issue. Schedule B Item 16 references deeds and copies or confirmation of the chain of title from the settlement agent. However, the current vesting and ownership are already specifically identified in Schedule A of the title commitment. Accordingly, the finding requesting a complete chain of title appears to be duplicative unless there is a specific outstanding title issue requiring additional documentation. Please identify the specific deed(s) or title document(s) that remain necessary and the applicable title requirement supporting the request. Based on the preliminary title commitment provided, the current vested ownership has been established. We respectfully request that the finding be reconsidered and cleared. - Seller-08/13/2026 Counter-Received preliminary title. Missing complete chain of title. #16 of schedule B reflects deeds-missing copies or confirmation of chain of title from settlement agent. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Attached is the Title Report. - Seller-07/11/2026 Open-Title Document is missing - Due Diligence Vendor-07/10/2026	Ready for Review-The finding appears to be requesting documentation beyond what is necessary to establish the current vested ownership for this purchase transaction. The preliminary title commitment provided identifies the current vested ownership of the subject property in Schedule A, specifically: XXXX, as to an enhanced life estate with full rights to sell/encumber the property, with the remainder vested in XXXX. Schedule A further states that this vesting has been reflected in the Public Records since XXXX. We understand the TPR response states that the title review did not disclose a 24-month chain of title. However, the title commitment clearly establishes the current vested ownership and the parties holding the existing interests in the subject property. Additionally, Schedule B Item 16 references deeds and copies or confirmation of the chain of title from the settlement agent. The title commitment therefore identifies the applicable title documentation/requirement; however, no specific title defect or break in the chain has been identified. If a 24-month chain of title is specifically required by the applicable lender guideline, please identify the specific guideline provision requiring the complete 24-month chain and the specific prior deed(s) that are considered missing. The current title commitment establishes the present ownership and vesting, and there is no indication in the commitment of a title defect, break in the chain, or unresolved ownership issue affecting the transaction. Accordingly, we respectfully request that TPR clarify whether the condition is based on a specific lender guideline requiring a separate 24-month chain-of-title package, as opposed to the current title commitment establishing the vested ownership. If a specific deed or title document remains required, please identify the document and the applicable guideline requirement. Absent a specific identified title deficiency or lender requirement for additional documentation, we respectfully request that the finding be reconsidered and cleared. - Seller-08/19/2026 Ready for Review-This is a purchase transaction of an investment property, and the preliminary title commitment provided identifies the current vested ownership of the subject property. Specifically, Schedule A states that title is, as of the Commitment Date, vested in: XXXX, as to an enhanced life estate with full rights to sell/encumber the property, with the remainder vested in XXXX. Schedule A further states that this vesting has been reflected in the Public Records since XXXX. Because this is a purchase transaction, the title commitment establishes the seller/current vested parties and the title status upon which the transaction is being closed. The preliminary title commitment does not indicate a deficiency in the current vesting or an unresolved ownership issue. Schedule B Item 16 references deeds and copies or confirmation of the chain of title from the settlement agent. However, the current vesting and ownership are already specifically identified in Schedule A of the title commitment. Accordingly, the finding requesting a complete chain of title appears to be duplicative unless there is a specific outstanding title issue requiring additional documentation. Please identify the specific deed(s) or title document(s) that remain necessary and the applicable title requirement supporting the request. Based on the preliminary title commitment provided, the current vested ownership has been established. We respectfully request that the finding be reconsidered and cleared. - Seller-08/13/2026 Ready for Review-Document Uploaded. Attached is the Title Report. - Seller-07/11/2026	Resolved-Property report on file reflects last market sale XXXX, then seller acquired XXXX. supported by appraiser statement of no transfers in prior 3 years. - Due Diligence Vendor-08/21/2026	LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 788		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10175377
XXXX	XXXX	305194804	D	A	D	A	A	A	A	A	Closed	FCRE1193	2026-07-10 11:16	2026-07-14 14:56	Resolved	1 - Information	C	A	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Resolved-Received lease and 2 months receipt of rents. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. Attached is the lease agreement and 2 months receipt of rental income for 3B - XXXX - Seller-07/11/2026 Open-Audited DTI of 55.21% exceeds Guideline DTI of 50.49% (Audit DTI 55.21%, Lender DTI 46.99%, Lender include rental income for Property 3b, resulting in positive rental income of $510.57/m. No docs in file to support use of rental income for Property 3b. Loss of rental income & inclusion of PITIA in obligations results in excessive DTI.) - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. Attached is the lease agreement and 2 months receipt of rental income for 3B - XXXX - Seller-07/11/2026	Resolved-Received lease and 2 months receipt of rents. - Due Diligence Vendor-07/14/2026	LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 788		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10177880
XXXX	XXXX	305194804	D	A	D	A	A	A	A	A	Closed	FCRE1440	2026-07-10 11:04	2026-07-14 14:54	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received payment history for primary residence. - Due Diligence Vendor-07/14/2026 Ready for Review-Document Uploaded. The requested verification of mortgage payment history has been provided in the file. A total of 17 months of payment history, covering the period from XXXX, was submitted for review. The provided documentation verifies the borrower's payment history for the subject obligation and satisfies the requirement for verification of mortgage payment history. The XXXX was provided as supporting documentation; however, the payment history documentation submitted covering the required period should be considered for qualification of the housing history requirement. Please review the provided documentation and clear this condition accordingly. - Seller-07/11/2026 Open-Housing History Does Not Meet Guideline Requirements Prop 3a: Provide verification of mortgage pay history. (XXXX does not report to credit. XXXX showing no payment due for XXXX does not suffice). - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. The requested verification of mortgage payment history has been provided in the file. A total of 17 months of payment history, covering the period from XXXX, was submitted for review. The provided documentation verifies the borrower's payment history for the subject obligation and satisfies the requirement for verification of mortgage payment history. The XXXX was provided as supporting documentation; however, the payment history documentation submitted covering the required period should be considered for qualification of the housing history requirement. Please review the provided documentation and clear this condition accordingly. - Seller-07/11/2026	Resolved-Received payment history for primary residence. - Due Diligence Vendor-07/14/2026	LTV is less than guideline maximum - Required is 80 Borrower has 75 Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 788		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10176969
XXXX	XXXX	305232537	D	A	D	A	A	A	A	A	Closed	FCRE1204	2026-07-10 11:34	2026-07-22 14:09	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-Received page 1 that reflects all Alerts have been cleared - Due Diligence Vendor-07/22/2026 Ready for Review-Document Uploaded. - Seller-07/21/2026 Counter-Received duplicate fraud report. Please provide loan connect reflecting High alerts cleared. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/15/2026 Open-Fraud Report Shows Uncleared Alerts All high alerts to be cleared. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. - Seller-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/15/2026	Resolved-Received page 1 that reflects all Alerts have been cleared - Due Diligence Vendor-07/22/2026	LTV is less than guideline maximum - Required is 75 Borrower has 41.67 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 799 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 10.73		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10179289
XXXX	XXXX	305232537	D	A	D	A	A	A	A	A	Closed	FCRE1325	2026-07-10 17:26	2026-07-16 12:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 CPA Letter Missing	Resolved-Received validation of business phone number. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/14/2026 Open-Borrower 1 CPA Letter Missing Missing verification of business phone number via XXXX. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. - Seller-07/14/2026	Resolved-Received validation of business phone number. - Due Diligence Vendor-07/16/2026	LTV is less than guideline maximum - Required is 75 Borrower has 41.67 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 799 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 10.73		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10187270
XXXX	XXXX	305232537	D	A	D	A	A	A	A	A	Closed	FCRE7806	2026-07-10 11:09	2026-07-16 12:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Bank Statement Summary/Lender Worksheet is Missing	Resolved-Received business bank statement analysis - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. hello team, the attached 12 months income calc worksheet already included in closing package (pg. 245). Please clear this condition. - Seller-07/14/2026 Open-The Borrower 1 Bank Statement Summary/Lender Worksheet is Missing - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. hello team, the attached 12 months income calc worksheet already included in closing package (pg. 245). Please clear this condition. - Seller-07/14/2026	Resolved-Received business bank statement analysis - Due Diligence Vendor-07/16/2026	LTV is less than guideline maximum - Required is 75 Borrower has 41.67 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 799 Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 10.73		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A	10177370
XXXX	XXXX	305194827	A	A	A	A	A	A	A	A							A	A											ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305182143	A	A	A	A	A	A	A	A							A	A											ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305232538	A	A	A	A	A	A	A	A							A	A											ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	FCRE1491	2026-07-15 01:18	2026-07-31 11:40	Resolved	1 - Information	C	A	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Resolved-After further review- the XXXX statement of account document provided is valid as a VOD. Sufficient CTC and Reserves are now verified. - Due Diligence Vendor-07/31/2026 Counter-Received confirmation of $27K gift no documentation required. Missing VOD or complete 30 day statement meeting section 8 of guidelines (received statement of account reflecting only current balance). - Due Diligence Vendor-07/29/2026 Ready for Review-A revised gift letter is unnecessary. The gift letter attests to the intended gift amount by the donor and since what was actually provided/needed was less, then the gift letter is acceptable as is. - Seller-07/27/2026 Counter-Received VOD, already present in file. Per GL 8. "The documentation requirement for all transactions is a single account statement covering one (1) month and dated within 120 days of the Note date. Checking, Savings, or Brokerage accounts — Statements must include: financial institution name, borrower as account holder, account number, statement date, statement period, and available balance in U.S. dollars." VOD does not satisfy. Also, Gift letter from spouse states have given to b1 as my husband a gift of $43,250 . Letter does not state up to . Please provide revised letter reflecting actual gift amount of $27k. - Due Diligence Vendor-07/21/2026 Ready for Review-Please see attached VOD - Seller-07/17/2026 Counter-Received revised 1003 and confirmation gift from husband received $27k. Missing sufficient reserves. 1003 reflects XXXX $24,814.31 in assets and review did not receive bank statement. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. The delivered loan file included a gift letter from the donor XXXX for a gift of $43,250. The actual amount gifted from this donor was $27,000 as that was sufficient. - Seller-07/16/2026 Counter-Received wire receipts for $37k and $27k , as well as 1003 revised 4d reflecting deposited $11.07k, not deposited $27k and $37k. file presents gift letters for $43,205, $37k and $11,070. Please forward $27k gif letter for review as it is missing from file. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. The loan file required $63,930 funds to Close and $24,470.02 for 6 months reserves. The loan file included $24,814.31 in verified assets, the borrower received the attached two incoming wires for gifts iao $37,000 & $27,000 totaling $64,000, and $11,070 was already deposited towards the EMD. As such, sufficient funds to close and sufficient funds to cover reserves has been met. Please also find the revised 1003. - Seller-07/15/2026 Open-Asset Qualification Does Not Meet Guideline Requirements Provide evidence of gift for 43,250.00 was deposited in Title company escrow account. Borrower also short of funds to cover reserves. - Due Diligence Vendor-07/15/2026	Ready for Review-A revised gift letter is unnecessary. The gift letter attests to the intended gift amount by the donor and since what was actually provided/needed was less, then the gift letter is acceptable as is. - Seller-07/27/2026 Ready for Review-Please see attached VOD - Seller-07/17/2026 Ready for Review-Document Uploaded. The delivered loan file included a gift letter from the donor XXXX for a gift of $43,250. The actual amount gifted from this donor was $27,000 as that was sufficient. - Seller-07/16/2026 Ready for Review-Document Uploaded. The loan file required $63,930 funds to Close and $24,470.02 for 6 months reserves. The loan file included $24,814.31 in verified assets, the borrower received the attached two incoming wires for gifts iao $37,000 & $27,000 totaling $64,000, and $11,070 was already deposited towards the EMD. As such, sufficient funds to close and sufficient funds to cover reserves has been met. Please also find the revised 1003. - Seller-07/15/2026	Resolved-After further review- the XXXX statement of account document provided is valid as a VOD. Sufficient CTC and Reserves are now verified. - Due Diligence Vendor-07/31/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	[illegible]
																						Resolved-After further review- the XXXX statement of account document provided is valid as a VOD. Sufficient CTC and Reserves are now verified. - Due Diligence Vendor-07/31/2026 Counter- Received gift letter no documentation required. Missing VOD or complete 30 day statement meeting section 8 of guidelines (received statement of account reflecting only current balance). - Due Diligence Vendor-07/29/2026 Ready for Review-A revised gift letter is unnecessary. The gift letter attests to the intended gift amount by the donor and since what was actually provided/needed was less, then the gift letter is acceptable as is. - Seller-07/27/2026 Counter-Received VOD, already present in file. Per GL 8. "The documentation requirement for all transactions is a single account statement covering one (1) month and dated within 120 days of the Note date. Checking, Savings, or Brokerage accounts — Statements must include: financial															

XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	FCRE1198	2026-07-14 23:39	2026-07-31 11:40	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	institution name, borrower as account holder, account number, statement date, statement period, and available balance in U.S. dollars." VOD does not satisfy. Also, Gift letter from spouse states have given to b1 as my husband a gift of $43,250 . Letter does not state up to . Please provide revised letter reflecting actual gift amount of $27k. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-07/17/2026 Counter-Received revised 1003 and confirmation gift from husband received $27k. Missing sufficient reserves. 1003 reflects XXXX $24,814.31 in assets and review did not receive bank statement. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. The delivered loan file included a gift letter from the donor XXXX for a gift of $43,250. The actual amount gifted from this donor was $27,000 as that was sufficient. - Seller-07/16/2026 Counter-Received wire receipts for $37k and $27k , as well as 1003 revised 4d reflecting deposited $11.07k, not deposited $27k and $37k. file presents gift letters for $43,205, $37k and $11,070. Please forward $27k gif letter for review as it is missing from file. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. The loan file required $63,930 funds to Close and $24,470.02 for 6 months reserves. The loan file included $24,814.31 in verified assets, the borrower received the attached two incoming wires for gifts iao $37,000 & $27,000 totaling $64,000, and $11,070 was already deposited towards the EMD. As such, sufficient funds to close and sufficient funds to cover reserves has been met. Please also find the revised 1003. - Seller-07/15/2026 Open-Audited Reserves of 4.78 month(s) are less than Guideline Required Reserves of 6 month(s) Provide evidence of sufficient funds to close to cover reserves. - Due Diligence Vendor-07/15/2026	Ready for Review-A revised gift letter is unnecessary. The gift letter attests to the intended gift amount by the donor and since what was actually provided/needed was less, then the gift letter is acceptable as is. - Seller-07/27/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-07/17/2026 Ready for Review-Document Uploaded. The delivered loan file included a gift letter from the donor XXXX for a gift of $43,250. The actual amount gifted from this donor was $27,000 as that was sufficient. - Seller-07/16/2026 Ready for Review-Document Uploaded. The loan file required $63,930 funds to Close and $24,470.02 for 6 months reserves. The loan file included $24,814.31 in verified assets, the borrower received the attached two incoming wires for gifts iao $37,000 & $27,000 totaling $64,000, and $11,070 was already deposited towards the EMD. As such, sufficient funds to close and sufficient funds to cover reserves has been met. Please also find the revised 1003. - Seller-07/15/2026	Resolved-After further review- the XXXX statement of account document provided is valid as a VOD. Sufficient CTC and Reserves are now verified. - Due Diligence Vendor-07/31/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10249286
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	FCRE1506	2026-07-14 23:34	2026-07-31 11:37	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Received sufficient funds for closing - Due Diligence Vendor-07/17/2026 Ready for Review-Please refer to comments and uploaded documents in related finding. - Seller-07/16/2026 Counter-Pending receipt of docs. - Due Diligence Vendor-07/16/2026 Ready for Review-Please refer to comments and uploaded documents in related finding. - Seller-07/15/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Pending funds to close - Due Diligence Vendor-07/15/2026	Ready for Review-Please refer to comments and uploaded documents in related finding. - Seller-07/16/2026 Ready for Review-Please refer to comments and uploaded documents in related finding. - Seller-07/15/2026	Resolved-Received sufficient funds for closing - Due Diligence Vendor-07/17/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54			QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10249272
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	finding-3635	2026-07-13 16:43	2026-07-17 13:26	Cured	2 - Non-Material	C	B	Compliance	TRID	Charges That In Total Cannot Increase More Than 10% Test	Cured------Received PCCD XXXX with copy of letter, check and shipping Label. Finding is Cured. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. - Seller-07/16/2026 Counter-The Notary fee is not included in the 10% as it was paid to XXXX and he way not listed on your SPL. - Due Diligence Vendor-07/16/2026 Ready for Review-The notary fee should be in the 10% calculation as it was disclosed upfront on the initial LE and then on the CD in the title section. This would make the fail $262.90. Please review and advise. - Seller-07/15/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% ($4,052.00) exceed the comparable charges ($3,131.00) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for a comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi). -----Ten (10%) tolerance fees (Loan Tie In Fee ($550), Processing Fee ($300), Recording Service Fee ($25), Settlement or Closing Fee ($15) Title Courier Fee ($275)) increased by $1207 without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $607.9, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date:XXXX remains EV3C - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. - Seller-07/16/2026 Ready for Review-The notary fee should be in the 10% calculation as it was disclosed upfront on the initial LE and then on the CD in the title section. This would make the fail $262.90. Please review and advise. - Seller-07/15/2026	Cured------Received PCCD XXXX with copy of letter, check and shipping Label. Finding is Cured. - Due Diligence Vendor-07/17/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10214737
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	finding-3352	2026-07-13 16:43	2026-07-17 13:26	Resolved	1 - Information	C	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-07/15/2026 Open-This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. - Due Diligence Vendor-07/13/2026		Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-07/15/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54			QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10214738
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	finding-3625	2026-07-14 08:44	2026-07-17 13:26	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-Received PCCD XXXX correcting payee in Section B. Finding Resolved. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. See attached - Seller-07/15/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. -----Reinspection Fee in section B is payable to Lender/Broker however, fees paid to Lender or Broker must be in section A. If the fee is to remain in section B, it must state FBO (for the benefit of) to said Vendor. Provide a post close CD with correction within 60 days of discovery date. Statute of Limitations - 1 year, expiration date XXXX - Due Diligence Vendor-07/14/2026	Ready for Review-Document Uploaded. See attached - Seller-07/15/2026	Resolved-Received PCCD XXXX correcting payee in Section B. Finding Resolved. - Due Diligence Vendor-07/16/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10229635
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	finding-3540	2026-07-13 16:43	2026-07-16 08:24	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date Test (No Waiting Period Required) Test	Resolved-Received signed CD. Finding Resolved. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. See attached - Seller-07/15/2026 Open-This loan failed the revised closing disclosure delivery date test (no waiting period required). (12 CFR §1026.19(f)(2)(i))The revised closing disclosure delivery does not require a new waiting period and:The revised closing disclosure delivery date is provided and the revised closing disclosure method of delivery is marked as either"USPS First Class Mail" or "Electronic Delivery" or blank, and the revised closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the revised closing disclosure delivery date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe revised closing disclosure receipt date is provided and the revised closing disclosure receipt date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction.Changes before consummation not requiring a new waiting period. Except as provided in §1026.19(f)(2)(ii), if the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation. Notwithstanding the requirement to provide corrected disclosures at or before consummation, the creditor shall permit the consumer to inspect the disclosures provided under this paragraph, completed to set forth those items that are known to the creditor at the time of inspection, during the business day immediately preceding consummation, but the creditor may omit from inspection items related only to the seller's transaction. -----CD XXXX is not signed and there is no evidence of when it was provided to borrower. Statute of Limitations 3 years- Expiration date is XXXX - Due Diligence Vendor-07/13/2026	Ready for Review-Document Uploaded. See attached - Seller-07/15/2026	Resolved-Received signed CD. Finding Resolved. - Due Diligence Vendor-07/16/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10214732
XXXX	XXXX	305194798	C	B	C	A	C	B	A	A	Closed	FPRO9999	2026-07-14 22:50	2026-07-15 09:30	Resolved	1 - Information	C	A	Credit	Eligibility	Condo project has pending litigation	Resolved-Litigation is minor - Due Diligence Vendor-07/15/2026 Open-The condo project has pending litigation. The case involves an allegation that the plaintiff slipped and fell within the association (see pg. 56). The lawsuit is against the HOA, it is Minor, and the lawsuit does not relate to the building's safety, structural or functionality. There was no amount disclosed in the lawsuit, and the lawsuit was appointed to insurance (page 56). - Due Diligence Vendor-07/15/2026		Resolved-Litigation is minor - Due Diligence Vendor-07/15/2026	Verified employment history exceeds guidelines - S/E for 5 years exceeding a minimum of 2 Qualifying DTI below maximum allowed - Required is 50 Borrower has 37.54			QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10249088
XXXX	XXXX	305232527	C	A	C	A	A	A	A	A	Closed	FCRE1510	2026-07-15 11:34	2026-07-17 12:11	Resolved	1 - Information	C	A	Credit	Closing	Issues exist on the Mortgage Document (Deed of Trust)	Resolved-Prepay rider received. - Due Diligence Vendor-07/17/2026 Ready for Review-Document Uploaded. Please see attached - Buyer-07/16/2026 Open-There are Issues Present on the Mortgage Document (Deed of Trust) that must be addressed. Missing Prepayment Penalty Rider - Due Diligence Vendor-07/15/2026		Resolved-Prepay rider received. - Due Diligence Vendor-07/17/2026	Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 751 Required is 680 Borrower has 751 DSCR =/> 1.00 and minimum is 0.85 or Less - DSCR 1.16 Required is 0.75 Borrower has 1.165		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10264119
XXXX	XXXX	305194727	D	B	D	B	C	A	A	A	Closed	finding-3352	2026-07-15 13:37	2026-07-21 09:59	Resolved	1 - Information	C	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-07/16/2026 Open-This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. - Due Diligence Vendor-07/15/2026		Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-07/16/2026	Verified employment history exceeds guidelines - The Borrower has been Self Employed for 17 years. Qualifying DTI below maximum allowed - DTI Required is 50% Borrower has 27.41%. Required is 50 Borrower has 27.41			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10267931
XXXX	XXXX	305194727	D	B	D	B	C	A	A	A	Closed	FCRE7806	2026-07-16 15:34	2026-07-20 10:43	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Bank Statement Summary/Lender Worksheet is Missing	Resolved-Received Income Calculation Worksheet. - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Attached is the Income Calculation Worksheet. - Seller-07/17/2026 Open-The Borrower 1 Bank Statement Summary/Lender Worksheet is Missing , Provide Bank Statement Worksheet. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Attached is the Income Calculation Worksheet. - Seller-07/17/2026	Resolved-Received Income Calculation Worksheet. - Due Diligence Vendor-07/20/2026	Verified employment history exceeds guidelines - The Borrower has been Self Employed for 17 years. Qualifying DTI below maximum allowed - DTI Required is 50% Borrower has 27.41%. Required is 50 Borrower has 27.41		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10297547
XXXX	XXXX	305194727	D	B	D	B	C	A	A	A	Closed	FCRE1440	2026-07-16 13:04	2026-07-20 10:42	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received VOR for Departure Residence - 0x30x12 - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. Attached is the VOR. - Seller-07/17/2026 Open-Housing History Does Not Meet Guideline Requirements . Missing VOR for the departing residence. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Attached is the VOR. - Seller-07/17/2026	Resolved-Received VOR for Departure Residence - 0x30x12 - Due Diligence Vendor-07/20/2026	Verified employment history exceeds guidelines - The Borrower has been Self Employed for 17 years. Qualifying DTI below maximum allowed - DTI Required is 50% Borrower has 27.41%. Required is 50 Borrower has 27.41		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10294239
XXXX	XXXX	305194727	D	B	D	B	C	A	A	A	Closed	FCRE1197	2026-07-16 13:35	2026-07-16 15:38	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited FICO is less than Guideline FICO	Waived-Originator exception granted and in file, waiver applied with comp factors - Due Diligence Vendor-07/16/2026 Open-Audited FICO of 668 is less than Guideline FICO of 680 Approved Exception: Requesting 12 point Fico exception to allow to go to 85% with a 668 FICO.Matrix requires 680 Guideline: XXXX Primary Purchase w 668 FICO requires Max LTV80% - Due Diligence Vendor-07/16/2026		Waived-Originator exception granted and in file, waiver applied with comp factors - Due Diligence Vendor-07/16/2026	Verified employment history exceeds guidelines - The Borrower has been Self Employed for 17 years. Qualifying DTI below maximum allowed - DTI Required is 50% Borrower has 27.41%. Required is 50 Borrower has 27.41	No Housing Lates, 0x30x24 credit DTI under 30%		Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	Yes	10294982
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1440	2026-07-16 16:38	2026-07-28 17:22	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. As this mortgage did not appear on the borrower's personal credit report- there is no requirement for a VOM- Mtg is not in Brws name as an individual. - Due Diligence Vendor-07/28/2026 Ready for Review-see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 Counter-Received push back and XXXX mortgage statement reflecting PI XXXX. Refer to original condition for property 3e- file is missing Housing history, please provide documentation that satisfies GL 4.6: VOM or 12 months bank statements. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. the XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026 Open-Housing History Does Not Meet Guideline Requirements Missing proof of the housing payment history for Property 3 (3e) with XXXX for the most recent 12 months or from the loan opened (whichever is greater). Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 XXXX , secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026	Resolved-The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. As this mortgage did not appear on the borrower's personal credit report- there is no requirement for a VOM- Mtg is not in Brws name as an individual. - Due Diligence Vendor-07/28/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10299112
																						Resolved-Income 5 Months Income Verified is Present Or Not Applicable. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property as REO is in the name of an LLC. - Due Diligence Vendor-07/28/2026 Ready for Review-Document Uploaded. Document Uploaded. see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 Counter-Received push back and XXXX mortgage statement reflecting PI XXXX. Refer to original condition for property 3e- file is missing verification of taxes and HOI. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. The XXXX mortgage account #XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not	Ready for Review-Document Uploaded. Document Uploaded. see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 Ready for Review-Document Uploaded. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit	Resolved-Income 5 Months Income Verified is Present Or Not Applicable. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above												

XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1296	2026-07-16 16:24	2026-07-28 17:15	Resolved	1 - Information	C	A	Credit	Income/Employment	Income 5 Months Income Verified is Missing	required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026 Open-Income 5 Months Income Verified is Missing Missing the Taxes and Hazard Insurance for Property 5 (3e). Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026	did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property as REO is in the name of an LLC. - Due Diligence Vendor-07/28/2026	minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10298839
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1297	2026-07-16 16:24	2026-07-28 17:15	Resolved	1 - Information	C	A	Credit	Income/Employment	Income 6 Months Income Verified is Missing	Resolved-Income 6 Months Income Verified is Present Or Not Applicable. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property as REO is in the name of an LLC. - Due Diligence Vendor-07/28/2026 Ready for Review-Document Uploaded. see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 Counter-Received push back. However per GL 4.6 housing history is required for all properties and rating within 45days of application date. IF not reflected on credit report alternative verification is VOM or 12 mo bank statements. Refer to original condition for property 3f- file is missing verification of taxes and HOI, as well as verification business pays this mortgage. specifically XXXX. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026 Open-Income 6 Months Income Verified is Missing Missing the Taxes and Hazard Insurance for Property 6 (3f), along with proof that the Business pays this mortgage. Missing the payments for XXXX. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. see the attached DSCR Program Overview which states that only mortgages not appearing on the credit report other than the primary residence or subject property — may be excluded from the Form 1003 REO schedule. - Seller-07/28/2026 Ready for Review-Document Uploaded. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property. - Seller-07/17/2026	Resolved-Income 6 Months Income Verified is Present Or Not Applicable. The XXXX mortgage account XXXX, secured by the property located at XXXX, is a business loan rather than a personal obligation. The mortgage statement identifies XXXX as the owner of the debt. Per XXXX guidelines, business debt is required to be included in the borrower's DTI only when it appears on the borrower's personal credit report. Because this mortgage did not appear on the borrower's personal credit report, it was not required to be included on the borrower's REO schedule. Accordingly, there was no requirement to obtain a Verification of Mortgage (VOM), homeowner's insurance (HOI), or a tax certificate for this property as REO is in the name of an LLC. - Due Diligence Vendor-07/28/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10298840
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1206	2026-07-16 16:41	2026-07-21 13:58	Resolved	1 - Information	C	A	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	Resolved-Received Fraud Report w/All Interested Parties Checked against Exclusionary Lists - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. Refer to the DV section watchlist match report which was used to clear the OFAC - Seller-07/17/2026 Open-All Interested Parties Not Checked with Exclusionary Lists Missing proof of the documentation to clear the GSA-EPLS Fail. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. Refer to the DV section watchlist match report which was used to clear the OFAC - Seller-07/17/2026	Resolved-Received Fraud Report w/All Interested Parties Checked against Exclusionary Lists - Due Diligence Vendor-07/21/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10299149
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1205	2026-07-16 16:41	2026-07-21 13:58	Resolved	1 - Information	C	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-Received updated fraud report reflecting all interested parties. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. attached is a copy of the DV report. Refer to the watchlist match section that reports which was used to clear the OFAC - Seller-07/17/2026 Open-OFAC Check Not Completed and/or Cleared Missing proof of the documentation to clear the OFAC Fail. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. attached is a copy of the DV report. Refer to the watchlist match section that reports which was used to clear the OFAC - Seller-07/17/2026	Resolved-Received updated fraud report reflecting all interested parties. - Due Diligence Vendor-07/21/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10299150
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1479	2026-07-16 16:52	2026-07-20 10:13	Resolved	1 - Information	C	A	Credit	Assets	Asset 1 Does Not Meet Guideline Requirements	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. - Seller-07/17/2026 Open-Asset Record 1 Does Not Meet G/L Requirements Missing the most recent 30 days activity for XXXX along with proof that the borrower has ownership of this account. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. - Seller-07/17/2026	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10302887
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1480	2026-07-16 16:52	2026-07-20 10:13	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. - Seller-07/17/2026 Open-Asset Record 2 Does Not Meet G/L Requirements Missing the most recent 30 days activity for XXXX along with proof that the borrower has ownership of this account. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. - Seller-07/17/2026	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10302888
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE1482	2026-07-16 16:52	2026-07-20 10:13	Resolved	1 - Information	C	A	Credit	Assets	Asset 4 Does Not Meet Guideline Requirements	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. See the attached Cornerstone Bank statement. - Seller-07/17/2026 Open-Asset 4 Does Not Meet Guideline Requirements Missing the most recent 30 days activity for XXXX along with proof that the borrower has ownership of this account. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The loan file required $87,672.75 for the Close of Escrow (COE) and 12 months of cash reserves totaling $199,111.56, resulting in total required verified funds of $286,784.31. The loan file included a bank statement for XXXX account XXXX, which reflected an available balance of $1,465,979.25. Even if XXXX account XXXX were excluded from the asset calculation, the borrower would still have sufficient funds to satisfy both the COE requirement and the required cash reserves. See the attached Cornerstone Bank statement. - Seller-07/17/2026	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10302889
XXXX	XXXX	305194732	D	A	D	A	A	A	A	A	Closed	FCRE7805	2026-07-16 17:19	2026-07-20 10:11	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Income - Bank Statements	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026 Ready for Review-Document Uploaded. The assets from this account can be omitted given that the borrower has sufficient assets verified with XXXX account XXXX which reflected an available balance of $1,465,979.25. See the attached bank statement - Seller-07/17/2026 Open-Missing proof that the borrower is the account holder of XXXX. Upon receipt additional information maybe required. - Due Diligence Vendor-07/16/2026	Ready for Review-Document Uploaded. The assets from this account can be omitted given that the borrower has sufficient assets verified with XXXX account XXXX which reflected an available balance of $1,465,979.25. See the attached bank statement - Seller-07/17/2026	Resolved-Removed acct - still sufficient assets - Due Diligence Vendor-07/20/2026	Qualifying DTI below maximum allowed - Max DTI is 50 Borrower has 42.82 Required is 50 Borrower has 42.82 Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 700 Borrower has 776 Required is 700 Borrower has 776		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10303544
XXXX	XXXX	305232470	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305194771	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other			
XXXX	XXXX	305194839	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other			
XXXX	XXXX	305214928	B	B	A	A	B	B	A	A	Closed	FCOM5135	2026-07-20 10:33	2026-07-20 10:33	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/20/2026		Waived-Required Affiliated Business Disclosure Missing -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/20/2026	LTV is less than guideline maximum - LTV of 69.05% is below the maximum of 80% allowed per guidelines Required is 80 Borrower has 69.05 Qualifying DTI below maximum allowed - DTI of 40.65% is below the maximum allowed per guidelines of 50% Required is 50 Borrower has 40.65 Qualifying FICO score is at least 20 points above minimum for program - Credit report reflects FICO of 725 which exceeds the minimum of 660 Required is 660 Borrower has 725			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10351107
XXXX	XXXX	305241191	B	B	A	A	B	B	A	A	Closed	FCOM5135	2026-07-22 10:23	2026-07-22 10:40	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Waived-Required Affiliated Business Disclosure Missing Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/22/2026		Waived-Required Affiliated Business Disclosure Missing Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/22/2026	LTV is less than guideline maximum - Required is 90 Borrower has 71.65 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	No	10400979
XXXX	XXXX	305227045	C	B	C	B	A	A	A	A	Closed	FCRE1440	2026-07-21 14:55	2026-07-29 08:53	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received VOM 0x30 for XXXX as well as XXXX. - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-07/27/2026 Open-Housing History Does Not Meet Guideline Requirements Missing pay histories for subject liens with XXXX and XXXX - Due Diligence Vendor-07/21/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-07/27/2026	Resolved-Received VOM 0x30 for XXXX as well as XXXX. - Due Diligence Vendor-07/29/2026	DSCR % greater than 1.20 - 1.403 DSCR Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 792		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10385144
XXXX	XXXX	305227045	C	B	C	B	A	A	A	A	Closed	FCRE0210	2026-07-21 14:12	2026-07-22 12:25	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-07/22/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. - Due Diligence Vendor-07/21/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-07/22/2026	DSCR % greater than 1.20 - 1.403 DSCR Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 792			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	No	10384078
XXXX	XXXX	305214858	B	B	A	A	B	B	A	A	Closed	FCOM5135	2026-07-28 11:58	2026-07-28 13:21	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Open-Required Affiliated Business Disclosure Missing -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/28/2026			Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 35.52 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 728			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10492094
XXXX	XXXX	305214858	B	B	A	A	B	B	A	A	Closed	FCOM1267	2026-07-28 13:21	2026-07-28 13:21	Waived	2 - Non-Material	B	B	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Partially Provided	Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/28/2026		Waived-Homeownership Counseling Disclosure Is Partially Provided (Date Creditor Received Application is XXXX and Occupancy is Primary Residence) -----Originator waiver applied to non-material Findings. - Due Diligence Vendor-07/28/2026	Qualifying DTI below maximum allowed - Required is 49.99 Borrower has 35.52 Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 728			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10495243
XXXX	XXXX	305232472	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305232471	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305227050	C	B	C	B	A	A	A	A	Closed	FCRE2244	2026-07-27 13:53	2026-08-24 13:44	Resolved	1 - Information	C	A	Credit	Eligibility	Property Does Not Meet Guidelines (credit)	Resolved-Received UCDP and LCA both have below 2.5 score and both have the appraisal effective date of XXXX - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. - Seller-08/21/2026 Ready for Review-Document Uploaded. Attached are the SSRs from XXXX and XXXX. No issues found. - Seller-08/20/2026 Counter-Received rebuttal. Missing secondary valuation for appraisal XXXX effective date XXXX signature date XXXX. Missing corrected 1008 reflecting final appraised value or XXXX- Due Diligence Vendor-07/29/2026 Ready for Review-The finding is not supported. The appraisal report reflects the appraiser's concluded opinion of value of XXXX as of XXXX. A secondary valuation product, the CDA dated XXXX, reflects a value of XXXX with a low-risk assessment. The CDA is a collateral review tool and does not replace the appraiser's opinion of value or require the appraiser to revise the appraisal solely due to a variance in value. The variance between the appraisal and CDA is only $3,000 (approximately 0.8%), which is not a material difference requiring a revised appraisal or recertification of value. Additionally, the XXXX and XXXX findings do not identify any material appraisal deficiencies requiring correction. The appraisal remains supported, and the concluded value of XXXX is the appraiser's final opinion of market value. Accordingly, a corrected appraisal or recertification of value is not required. Please clear the condition. - Seller-07/27/2026 Open-Property Issues are identified for the property Per Appraisal report value is XXXX, secondary valuation provided shows appraised value was 385,000 provide correct appraisal or recert value of XXXX - Due Diligence Vendor-07/27/2026	Ready for Review-Document Uploaded. - Seller-08/21/2026 Ready for Review-Document Uploaded. Attached are the SSRs from XXXX and XXXX. No issues found. - Seller-08/20/2026 Ready for Review-The finding is not supported. The appraisal report reflects the appraiser's concluded opinion of value of XXXX as of XXXX. A secondary valuation product, the CDA dated XXXX, reflects a value of XXXX with a low-risk assessment. The CDA is a collateral review tool and does not replace the appraiser's opinion of value or require the appraiser to revise the appraisal solely due to a variance in value. The variance between the appraisal and CDA is only $3,000 (approximately 0.8%), which is not a material difference requiring a revised appraisal or recertification of value. Additionally, the XXXX and XXXX findings do not identify any material appraisal deficiencies requiring correction. The appraisal remains supported, and the concluded value of XXXX is the appraiser's final opinion of market value. Accordingly, a corrected appraisal or recertification of value is not required. Please clear the condition. - Seller-07/27/2026	Resolved-Received XXXX both have below 2.5 score and both have the appraisal effective date of XXXX with a value of XXXX - Due Diligence Vendor-08/24/2026	Qualifying FICO score is at least 20 points above minimum for program - Credit report reflects FICO of 774 which exceeds the minimum of 700 Required is 700 Borrower has 774 On time mortgage history exceeds guideline requirement - Credit report reflects on time mortgage history for last 62 months		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10472855
																									Qualifying FICO score is at least 20												

XXXX	XXXX	305227050	C	B	C	B	A	A	A	A	Closed	FCRE0210	2026-07-24 12:39	2026-07-27 14:16	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver Applied to Non-Material Findings-Loan Closed in an entity name - Due Diligence Vendor-07/27/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. Vesting is under XXXX and a PPP cannot be applied to an individual or LLC in NJ. - Due Diligence Vendor-07/24/2026		Waived-Waiver Applied to Non-Material Findings-Loan Closed in an entity name - Due Diligence Vendor-07/27/2026	points above minimum for program - Credit report reflects FICO of 774 which exceeds the minimum of 700 Required is 700 Borrower has 774 On time mortgage history exceeds guideline requirement - Credit report reflects on time mortgage history for last 62 months			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	Originator Post-Close	No	10453297
XXXX	XXXX	305232498	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305232499	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305210517	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated			
XXXX	XXXX	305227040	B	B	B	B	A	A	A	A	Closed	FCRE0210	2026-07-30 20:33	2026-10-06 16:21	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-10/06/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. addressed in other finding dh - Due Diligence Vendor-07/31/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-10/06/2026	Guideline LTV is less than guideline maximum - Required is 70 Borrower has 65 Months Reserves exceed minimum required - The Borrower has 13.37 months in reserves; guideline minimum is 6 months.			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Investor Post-Close	No	10548979
XXXX	XXXX	305232518	C	B	C	A	B	B	A	A	Closed	FCRE1506	2026-08-03 13:23	2026-10-06 16:48	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Credit findings have been resolved. - Due Diligence Vendor-08/06/2026 Ready for Review-Proof of business paid debt uploaded. - Seller-08/04/2026 Counter-Pending receipt of property 3b being paid by business. - Due Diligence Vendor-08/04/2026 Ready for Review-Uploaded 12 months business bank statements and highlighted the XXXX payment on each month to show paid by business. - Seller-08/03/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. DTI over 64% - Due Diligence Vendor-08/03/2026	Ready for Review-Proof of business paid debt uploaded. - Seller-08/04/2026 Ready for Review-Uploaded 12 months business bank statements and highlighted the XXXX payment on each month to show paid by business. - Seller-08/03/2026	Resolved-Credit findings have been resolved. - Due Diligence Vendor-08/06/2026	Guideline LTV is less than guideline maximum - Required is 90 Borrower has 38.59 Guideline Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 773			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10598693
XXXX	XXXX	305232518	C	B	C	A	B	B	A	A	Closed	FCRE1193	2026-08-03 11:00	2026-08-06 12:27	Resolved	1 - Information	C	A	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Resolved-Received sufficient documentation to support paid by company. Audited DTI of 48.94% is less than or equal to Guideline DTI of 50% - Due Diligence Vendor-08/06/2026 Ready for Review-Document Uploaded. Property was refinanced in June and again in November. I have highlighted bank statements showing all payments due were made from the business account. - Seller-08/04/2026 Counter-3c payment history provided, however 3b (69-1035) is short the full 12 months of evidence the business pays for this property. - Due Diligence Vendor-08/04/2026 Ready for Review-Document Uploaded. See attached Pennymac statement for XXXX and 12 months business bank statements showing the business has paid this account for the most recent 12 months. Payments have been highlighted. - Seller-08/03/2026 Open-Audited DTI of 64.02% exceeds Guideline DTI of 50% Cannot exclude mortgage payment on property 3C as a full 12 months of business making the payments has not been provided per guideline requirements - Due Diligence Vendor-08/03/2026	Ready for Review-Document Uploaded. Property was refinanced in June and again in November. I have highlighted bank statements showing all payments due were made from the business account. - Seller-08/04/2026 Ready for Review-Document Uploaded. See attached XXXX statement for XXXX and 12 months business bank statements showing the business has paid this account for the most recent 12 months. Payments have been highlighted. - Seller-08/03/2026	Resolved-Received sufficient documentation to support paid by company. Audited DTI of 48.94% is less than or equal to Guideline DTI of 50% - Due Diligence Vendor-08/06/2026	Guideline LTV is less than guideline maximum - Required is 90 Borrower has 38.59 Guideline Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 773		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10593766
XXXX	XXXX	305232518	C	B	C	A	B	B	A	A	Closed	FCRE1491	2026-08-03 13:19	2026-08-04 14:10	Resolved	1 - Information	C	A	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Resolved-Upon further review, personal assets were used for closing/reserves. - Due Diligence Vendor-08/04/2026 Ready for Review-Document Uploaded. See attached access letter for XXXX. We will not be using Shamini income, and have updated the income worksheets to show the correct expense factor per the XXXX matrix on page 30. Please advise if any other loan documentation needs to be updated. - Seller-08/03/2026 Open-Asset Qualification Does Not Meet Guideline Requirements per guidelines : If there are non-borrowing owners, they must provide a signed letter acknowledging the Borrower's access to business funds for qualification purposes. - Due Diligence Vendor-08/03/2026	Ready for Review-Document Uploaded. See attached access letter for XXXX. We will not be using Shamini income, and have updated the income worksheets to show the correct expense factor per the XXXX matrix on page 30. Please advise if any other loan documentation needs to be updated. - Seller-08/03/2026	Resolved-Upon further review, personal assets were used for closing/reserves. - Due Diligence Vendor-08/04/2026	Guideline LTV is less than guideline maximum - Required is 90 Borrower has 38.59 Guideline Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 773		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10598595
XXXX	XXXX	305232518	C	B	C	A	B	B	A	A	Closed	FCOM1124	2026-07-31 09:54	2026-07-31 13:05	Waived	2 - Non-Material	B	B	Compliance	Data	Borrower 1 Final Signature Date is in the future	Waived-Borrower 1 Final Signature Date is greater than the transaction date of XXXX Originator waiver applied to non-material findings - Due Diligence Vendor-07/31/2026		Waived-Borrower 1 Final Signature Date is greater than the transaction date of XXXX Originator waiver applied to non-material findings - Due Diligence Vendor-07/31/2026	Guideline LTV is less than guideline maximum - Required is 90 Borrower has 38.59 Guideline Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 773			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	No	10560187
XXXX	XXXX	305216175	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305232465	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Purchase	NA			
XXXX	XXXX	305227053	B	B	B	B	A	A	A	A	Closed	FCRE0210	2026-08-04 13:22	2026-08-04 17:39	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/04/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. - Due Diligence Vendor-08/04/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/04/2026	Months Reserves exceed minimum required - 6 months required, borrower has 22.35 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 727 Required is 660 Borrower has 727			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	Originator Post-Close	Yes	10621284
XXXX	XXXX	305182377	C	A	C	A	A	A	A	A	Closed	FCRE0025	2026-08-03 13:09	2026-08-12 13:55	Resolved	1 - Information	C	A	Credit	Eligibility	Borrower is party to a lawsuit according to the 1003 declaration	Resolved-Received corrected 1003 - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. - Seller-08/11/2026 Counter-Received memo stating the box was checked in error, please provide corrected 1003 - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. - Seller-08/06/2026 Open-Borrower is party to a lawsuit according to the 1003 declarations. No additional information provided. - Due Diligence Vendor-08/05/2026	Ready for Review-Document Uploaded. - Seller-08/11/2026 Ready for Review-Document Uploaded. - Seller-08/06/2026	Resolved-Received corrected 1003 - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 710 Required is 660 Borrower has 710 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 31.51 Required is 50 Borrower has 31.51		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10598348
XXXX	XXXX	305216184	C	A	C	A	A	A	A	A	Closed	FCRE7009	2026-08-05 13:10	2026-08-10 11:57	Resolved	1 - Information	C	A	Credit	Insurance	Hazard insurance dwelling coverage is not sufficient	Resolved-Received RCE. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. - Seller-08/06/2026 Open-Insufficient Coverage Amount for Insured Subject Property. Policy coverage of XXXX is not sufficient to cover the lesser of the replacement cost or loan amount. Replacement cost documentation is not in file and loan amount is XXXX. - Due Diligence Vendor-08/05/2026	Ready for Review-Document Uploaded. - Seller-08/06/2026	Resolved-Received RCE. - Due Diligence Vendor-08/10/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Minimum calculated DSCR allowed is .80%; Borrower calculated DSCR is 1.212%. Required is 0.8 Borrower has 1.212 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Minimum required FICO is 700; Borrower has 816. Required is 700 Borrower has 816		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10644668
XXXX	XXXX	305216197	D	A	D	A	A	A	A	A	Closed	FCRE0082	2026-08-06 09:44	2026-08-28 10:19	Resolved	1 - Information	C	A	Credit	Title	Vested Owner Signature Requirement Not met	Resolved-Vested Owner Signature Requirement met. Guideline allows for a property to be vested in an LLC for Business purpose transactions which was evidenced with the Business Purpose Affidavit provided. The borrower, as an individual, is the borrowing entity and is only vesting in an LLC. The Note was executed by the borrower as an individual. - Due Diligence Vendor-08/28/2026 Ready for Review-We Kindly disagree and point out that Section 2.3.1 was met. Guideline allows for a property to be vested in an LLC for Business purpose transactions; which was evidenced with the Business Purpose Affidavit provided. We further point out that the 2nd portion would not apply since the borrower, as an individual, is the borrowing entity and is only vesting in an LLC. Please see copy of the Note which is executed by the borrower as an individual. - Seller-08/28/2026 Counter-Received rebuttal and Business Purpose Affidavit. Must meet guideline 2.3.1 and vesting in business entity is acceptable for DSCR program only. Finding remains. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. Cake allows for investment NON-QM transactions to take vesting under their business entity and just require the borrower to sign the business purpose addendum. Please escalate to management .... thank you - Seller-08/07/2026 Open-Vested Owner Signature Requirement Not met. Title is not allowed to be vested in LLC under the Non-QM guidelines. Ownership or title vesting in the name of a U.S. domestic LLC, partnership, or corporation (collectively, an "Entity") is acceptable for business purpose investment property transactions. Borrowing Entities are permitted exclusively under the DSCR program. The subject was purchased XXXX by the owner of the LLC. The LLC was then sold to the subject borrower on XXXX and a deed transfer to the LLC on XXXX. The current mortgage is in the name of the old owner of the LLC and is current. The subject transaction is a cash-out refinance. Subject to additional conditions. - Due Diligence Vendor-08/06/2026	Ready for Review-We Kindly disagree and point out that Section 2.3.1 was met. Guideline allows for a property to be vested in an LLC for Business purpose transactions; which was evidenced with the Business Purpose Affidavit provided. We further point out that the 2nd portion would not apply since the borrower, as an individual, is the borrowing entity and is only vesting in an LLC. Please see copy of the Note which is executed by the borrower as an individual. - Seller-08/28/2026 Ready for Review-Document Uploaded. Cake allows for investment NON-QM transactions to take vesting under their business entity and just require the borrower to sign the business purpose addendum. Please escalate to management .... thank you - Seller-08/07/2026	Resolved-Vested Owner Signature Requirement met. Guideline allows for a property to be vested in an LLC for Business purpose transactions which was evidenced with the Business Purpose Affidavit provided. The borrower, as an individual, is the borrowing entity and is only vesting in an LLC. The Note was executed by the borrower as an individual. - Due Diligence Vendor-08/28/2026	Qualifying DTI below maximum allowed - Max 50%, actual 13.73% Qualifying FICO score is at least 20 points above minimum for program - Min 680, actual 793		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10663809
XXXX	XXXX	305216197	D	A	D	A	A	A	A	A	Closed	FCRE1440	2026-08-06 07:35	2026-08-18 17:18	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received full mortgage payment history for primary. - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. Please see the attached note for XXXX showing a first payment due date of XXXX. Additionally, the account printout shows that the borrower made the first payment on XXXX, indicating that the payment was made ahead of the scheduled due date. - Seller-08/17/2026 Counter-Received payment history printout XXXX-8 months. Credit report provided does not reflect accurate dates as 5 months rating through XXXX. Provide printout reflecting 12 months or credit supplement confirming months of payments reflecting. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. Please see the attached account printout covering January through XXXX. Combined with the mortgage payment history reflected on the credit report, this provides the required 12-month mortgage payment history for the borrower's primary residence. - Seller-08/07/2026 Open-Housing History Does Not Meet Guideline Requirements Provide a satisfactory mortgage history for the borrower's primary residence. Credit report only reflects a mortgage history of 5 months for the primary residence. Borrower purchased XXXX. Subject to additional conditions. - Due Diligence Vendor-08/06/2026	Ready for Review-Document Uploaded. Please see the attached note for XXXX showing a first payment due date of XXXX. Additionally, the account printout shows that the borrower made the first payment on XXXX, indicating that the payment was made ahead of the scheduled due date. - Seller-08/17/2026 Ready for Review-Document Uploaded. Please see the attached account printout covering XXXX through XXXX. Combined with the mortgage payment history reflected on the credit report, this provides the required 12-month mortgage payment history for the borrower's primary residence. - Seller-08/07/2026	Resolved-Received full mortgage payment history for primary. - Due Diligence Vendor-08/18/2026	Qualifying DTI below maximum allowed - Max 50%, actual 13.73% Qualifying FICO score is at least 20 points above minimum for program - Min 680, actual 793		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10660342
XXXX	XXXX	305216197	D	A	D	A	A	A	A	A	Closed	FCRE1325	2026-08-05 13:32	2026-08-10 15:03	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 CPA Letter Missing	Resolved-Received CPA letter and license validation. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. See the attached CPA letter confirming the 2 existing of the borrower's business with an 100% vested interest. - Seller-08/07/2026 Open-Borrower 1 CPA Letter Missing The business must be evidenced as in existence for a minimum of one (1) year with a minimum of 2 years in the same line of business by: a CPA Letter, Business License, or other reasonable evidence of business activity. - Due Diligence Vendor-08/05/2026	Ready for Review-Document Uploaded. See the attached CPA letter confirming the 2 existing of the borrower's business with an 100% vested interest. - Seller-08/07/2026	Resolved-Received CPA letter and license validation. - Due Diligence Vendor-08/10/2026	Qualifying DTI below maximum allowed - Max 50%, actual 13.73% Qualifying FICO score is at least 20 points above minimum for program - Min 680, actual 793		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10645120
XXXX	XXXX	305216226	C	A	A	A	C	A	A	A	Closed	finding-3634	2026-08-03 15:11	2026-08-07 12:53	Resolved	1 - Information	C	A	Compliance	TRID	Charges That Cannot Increase Test	Resolved-Received COC for increase in fees. Finding Resolved. - Due Diligence Vendor-08/07/2026 Ready for Review-Document Uploaded. The $950 was cured on the final CD- attached There was a loan amount change from XXXX that caused the mortgage broker fee to change - see attached - Seller-08/07/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $1,832.00.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). -----Zero (0%) tolerance fees increased by $882.00 Mortgage Broker Fee and $950.00 Second Appraisal Fee without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $XX.xx, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date:XXXX remains EV3C. Please provide a valid coc for increases - Due Diligence Vendor-08/03/2026	Ready for Review-Document Uploaded. The $950 was cured on the final CD- attached There was a loan amount change from XXXX that caused the mortgage broker fee to change - see attached - Seller-08/07/2026	Resolved-Received COC for increase in fees. Finding Resolved. - Due Diligence Vendor-08/07/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.65 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 774		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10601533
XXXX	XXXX	305216226	C	A	A	A	C	A	A	A	Closed	finding-3625	2026-08-03 15:11	2026-08-07 12:53	Resolved	1 - Information	C	A	Compliance	TRID	TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" Validation Test	Resolved-Received PCCD XXXX correcting payee in Section B. Finding Resolved. - Due Diligence Vendor-08/07/2026 Ready for Review-Document Uploaded. See attached - Seller-08/07/2026 Open-This loan failed the TRID "Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" validation test.This loan contains a fee or fees where "compensation to" is set to the lender or broker but this fee or fees should not be retained by the lender or broker."Section B. Services You Cannot Shop For / Services Borrower Did Not Shop For" should contain an itemization of each amount, and a subtotal of all such amounts, the consumer will pay for settlement services for which the consumer cannot shop in accordance with Regulation Z and that are provided by persons other than the creditor or mortgage broker. -----Credit Report Fee in section B is payable to Lender/Broker however, fees paid to Lender or Broker must be in section A. If the fee is to remain in section B, it must state FBO (for the benefit of) to said Vendor. Provide a post close CD with correction within 60 days of discovery date. Statute of Limitations - 1 year, expiration date XXXX. - Due Diligence Vendor-08/03/2026	Ready for Review-Document Uploaded. See attached - Seller-08/07/2026	Resolved-Received PCCD XXXX correcting payee in Section B. Finding Resolved. - Due Diligence Vendor-08/07/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.65 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 774		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10601537
																						Resolved-Received document tracking. Finding Resolved. - Due Diligence Vendor-08/07/2026 Ready for Review-Document Uploaded. See attached - Seller-08/07/2026 Open-This loan failed the revised closing disclosure delivery date test (no waiting period required). (12 CFR §1026.19(f)(2)(i))The revised closing disclosure delivery does not require a new waiting period and:The revised closing disclosure delivery date is provided and the revised closing disclosure method of delivery is marked as either"USPS First Class Mail" or "Electronic Delivery" or blank, and the revised closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the revised closing disclosure delivery date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe revised closing disclosure receipt date is provided and the revised closing disclosure receipt date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction.Changes before consummation not requiring a new waiting period.																

XXXX	XXXX	305216226	C	A	A	A	C	A	A	A	Closed	finding-3540	2026-08-03 15:11	2026-08-07 12:46	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date Test (No Waiting Period Required) Test	Except as provided in §1026.19(f)(2)(ii), if the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation. Notwithstanding the requirement to provide corrected disclosures at or before consummation, the creditor shall permit the consumer to inspect the disclosures provided under this paragraph, completed to set forth those items that are known to the creditor at the time of inspection, during the business day immediately preceding consummation, but the creditor may omit from inspection items related only to the seller's transaction. ----- CD XXXX(Both) and XXXX (Both) are not signed and there is no evidence of when it was provided to borrower. Statute of Limitations 3 years- Expiration date is XXXX. - Due Diligence Vendor-08/03/2026	Ready for Review-Document Uploaded. See attached - Seller-08/07/2026	Resolved-Received document tracking. Finding Resolved. - Due Diligence Vendor-08/07/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.65 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 774		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10601532
XXXX	XXXX	305216304	A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA			
XXXX	XXXX	305232809	C	B	C	B	A	A	A	A	Closed	FCRE8611	2026-08-06 16:38	2026-08-11 08:55	Waived	2 - Non-Material	C	B	Credit	Income/Employment	Income/Employment General	Waived-Originator exception granted, non material waiver applied with comp factors. - Due Diligence Vendor-08/11/2026 Open-Guidelines for bank statement loans state accounts reflecting negative month-end balances are not permitted. The loan file contains an Exception Form which states -Borrower has 2 months in the last 12 with negative month end balance. Borrower banks with XXXX and has overdraft protection. Account for overdraft protection has balance of at least $150,000 for the last 12 months. Borrower has never incurred NSF fee or returned check, but XXXX will let the account go negative and 2 months show negative ending balance. Most recent income and OD protection statement attached. The bank statements ending XXXX reflect negative balances. Additional findings may apply. - Due Diligence Vendor-08/06/2026		Waived-Originator exception granted, non material waiver applied with comp factors. - Due Diligence Vendor-08/11/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 44.62 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 799 Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 69.88	Stellar credit History Significant down payment High Discretionary income (residual income) Stable job history LTV less than program requirement		Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	Originator Post-Close	Yes	10673755
XXXX	XXXX	305232809	C	B	C	B	A	A	A	A	Closed	FCRE1198	2026-08-06 16:22	2026-08-10 14:09	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Received corrected 1008 reflecting qualifying terms Qualification Rate: Qualify at the greater of the Fully Indexed Rate or the Note Rate and reserves are sufficient. - Due Diligence Vendor-08/10/2026 Ready for Review-Document Uploaded. See corrected 1008 attached; borrower was incorrectly qualified at note rate + 2, but should have been qualified at margin + index for an XXXX loan. The total maximum PITIA is XXXX and borrower has sufficient assets for 6 months reserves. - Seller-08/07/2026 Open-Audited Reserves of 5.59 month(s) are less than Guideline Required Reserves of 6 month(s) Short reserves by $3,680.80. - Due Diligence Vendor-08/06/2026	Ready for Review-Document Uploaded. See corrected 1008 attached; borrower was incorrectly qualified at note rate + 2, but should have been qualified at margin + index for an XXXX loan. The total maximum PITIA is XXXX and borrower has sufficient assets for 6 months reserves. - Seller-08/07/2026	Resolved-Received corrected 1008 reflecting qualifying terms Qualification Rate: Qualify at the greater of the Fully Indexed Rate or the Note Rate and reserves are sufficient. - Due Diligence Vendor-08/10/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 44.62 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 799 Guideline: LTV is less than guideline maximum - Required is 90 Borrower has 69.88		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10673564
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE1506	2026-08-10 11:18	2026-08-17 09:33	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Income docs provided. - Due Diligence Vendor-08/17/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. Missing property information for several properties to fully verify PITIA payments. Missing XXXX Extensions and employment information. Missing mtg history information for three properties. - Due Diligence Vendor-08/10/2026		Resolved-Income docs provided. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10710879
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE1324	2026-08-10 10:34	2026-08-17 09:32	Resolved	1 - Information	C	A	Credit	Income/Employment	Borrower 1 Tax Returns Not Signed	Resolved-Received signed tax returns. - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. - Seller-08/12/2026 Ready for Review-Document Uploaded. Signed XXXX Personal Tax Return - Seller-08/12/2026 Open-Borrower 1 Tax Returns Not Signed 1). Need all XXXX Personal and Business returns signed and dated. 2). Need XXXX Personal Returns signed and dated. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. - Seller-08/12/2026 Ready for Review-Document Uploaded. Signed XXXX Personal Tax Return - Seller-08/12/2026	Resolved-Received signed tax returns. - Due Diligence Vendor-08/13/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10708906
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE1319	2026-08-10 10:38	2026-08-17 09:32	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Personal Tax Returns Missing	Resolved-XXXX personal extension provided and proof of payment. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. See XXXX personal tax extension. - Seller-08/14/2026 Counter-Received XXXX payment. Missing XXXX extension. - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. Borrower is on XXXX extension - Seller-08/10/2026 Open-Borrower 1 Personal Tax Returns Missing Missing XXXX Personal Return Extensions to verify they could wait to file XXXX returns. If any money is owed from Extensions, proof money was paid and received from XXXX is required. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. See XXXX personal tax extension. - Seller-08/14/2026 Ready for Review-Document Uploaded. Borrower is on XXXX extension - Seller-08/10/2026	Resolved-XXXX personal extension provided and proof of payment. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10709050
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE1322	2026-08-10 10:38	2026-08-17 09:32	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Tax Returns Missing	Resolved-XXXX business tax return extensions provided. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Borrower is on XXXX Business Extension, see attached for XXXX. - Seller-08/14/2026 Open-Borrower 1 Business Tax Returns Missing Missing XXXX Businesses Extensions to verify they could wait to file XXXX returns. If any money is owed from Extensions, proof money was paid and received from XXXX is required. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. Borrower is on XXXX Business Extension, see attached for XXXX. - Seller-08/14/2026	Resolved-XXXX business tax return extensions provided. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10709051
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE0200	2026-08-10 13:54	2026-08-12 13:36	Resolved	1 - Information	C	A	Credit	Debt	Missing proof of liability not disclosed on credit report	Resolved-Received verification of property associated and borrower no obligation. - Due Diligence Vendor-08/12/2026 Ready for Review-This is for XXXX. XXXX is on the mortgage for the 1st Lien, not for the second. This was provided just to show that XXXX isn't on the payment. - Seller-08/10/2026 Open-1). XXXX- need to verify what property this is associated with not on credit report - Due Diligence Vendor-08/10/2026	Ready for Review-This is for XXXX. XXXX is on the mortgage for the 1st Lien, not for the second. This was provided just to show that XXXX isn't on the payment. - Seller-08/10/2026	Resolved-Received verification of property associated and borrower no obligation. - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715208
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE7497	2026-08-10 12:06	2026-08-12 13:33	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved-Received property profile confirming vacant land. - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. There is no HOA for property: XXXX.- property is vacant land. - Seller-08/10/2026 Open- REO properties 3K - Need to verify if this property has HOI (as no information was indicated and no HOI is in file) - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. There is no HOA for property: XXXX.- property is vacant land. - Seller-08/10/2026	Resolved-Received property profile confirming vacant land. - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10712212
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE0240	2026-08-10 13:55	2026-08-12 13:32	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Property 6: Missing Supporting Credit Documents	Resolved-Received confirmation free and clear and no HOI - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. Document Uploaded. No HOI - for XXXX. Property is free and clear. Property Taxes only: XXXX/ month (see property profile). - Seller-08/10/2026 Open- 1003 REO section - Property 3L - Need to verify if property was refinanced with fully executed final CD. Need mortgage statement to verify payment includes full PITI (or HOI/Taxes would need to be obtained to add into DTI as no HOI is in file). - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. Document Uploaded. No HOI - for XXXXr. Property is free and clear. Property Taxes only: XXXX/ month (see property profile). - Seller-08/10/2026	Resolved-Received confirmation free and clear and no HOI - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715243
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCOM9602	2026-08-10 13:51	2026-08-12 13:28	Resolved	1 - Information	D	A	Credit	Missing Doc	Property 3: HO-6 Insurance Policy is Missing	Resolved-Received associated mortgage statement. - Due Diligence Vendor-08/12/2026 Counter-Received HOI. Please confirm mortgage associated with property. - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. HOI for XXXX- Seller-08/10/2026 Open- REO property 3G - Need HOI for this property as no HOI is showing on Dec Page provided. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. HOI for XXXX - Seller-08/10/2026	Resolved-Received associated mortgage statement. - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715149
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE0239	2026-08-10 13:54	2026-08-12 13:27	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Property 5: Missing Supporting Credit Documents	Resolved-Received associated mortgage statement. - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. Disregard previous comment. See attached Final CD and Mortgage Statement for 3G (XXXX) - Seller-08/10/2026 Ready for Review-Document Uploaded. No HOI - property is free and clear. Property Taxes only: XXXX - Seller-08/10/2026 Open-1003 REO Property 3G - Need to verify if property is owned F&C OR if there is a mortgage - need final CD showing if it was recently refinanced and mortgage statement to verify PITI payment. (If payment does not include full PITI - need Taxes/HOI to add into DTI - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. Disregard previous comment. See attached Final CD and Mortgage Statement for 3G (XXXX) - Seller-08/10/2026 Ready for Review-Document Uploaded. No HOI - property is free and clear. Property Taxes only:XXXX - Seller-08/10/2026	Resolved-Received associated mortgage statement. - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715219
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCOM9603	2026-08-10 13:52	2026-08-12 13:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Property 4: HO-6 Insurance Policy is Missing	Resolved-Received HOI - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. HOI for 3E (XXXX) - Seller-08/10/2026 Open- REO properties 3E - Need HOI for this property as no HOI was provided. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. HOI for 3E (XXXX) - Seller-08/10/2026	Resolved-Received HOI - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715179
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE8001	2026-08-10 13:39	2026-08-12 13:15	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Property 2: HOA documentation missing	Resolved-Received validation of HOA - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. HOA for XXXX. - Seller-08/10/2026 Open-1003 - REO properties 3C - Need HOA for this property as no information was provided in file - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. HOA for XXXX. - Seller-08/10/2026	Resolved-Received validation of HOA - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10714759
																									Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline:												

XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE0241	2026-08-10 13:55	2026-08-12 13:14	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Property 7: Missing Supporting Credit Documents	Resolved-Received current mortgage statement as no refi completed. - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. See mortgage statement for 3J/ XXXX. Property is in the process of getting refinanced, but has not yet closed. - Seller-08/10/2026 Open-. 1003 REO section - Property 3J - Need to verify if property was refinanced with fully executed final CD. Need mortgage statement to verify payment includes full PITI. (If it does not - need taxes and HOI to add into DTI) - HOA has been verified. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. See mortgage statement for 3J/ XXXX. Property is in the process of getting refinanced, but has not yet closed. - Seller-08/10/2026	Resolved-Received current mortgage statement as no refi completed. - Due Diligence Vendor-08/12/2026	Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10715266
XXXX	XXXX	305241198	D	A	D	A	A	A	A	A	Closed	FCRE8000	2026-08-10 13:38	2026-08-12 13:07	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Property 1: HOA documentation missing	Resolved-Received 2026 total HOA dues - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. HOA statement for 3H/ XXXX. - Seller-08/11/2026 Open- 1003 - REO properties 3H - Need updated HOA as last document provided is through XXXX. Need most recent HOA to verify if payment increased. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. HOA statement for 3H/ XXXX. - Seller-08/11/2026	Resolved-Received XXXX total HOA dues - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 762 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 30.93 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 64.31		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Second Home	Refinance	Cash Out - Other	N/A	N/A	10714731
XXXX	XXXX	305216214	C	A	C	A	A	A	A	A	Closed	FCRE1506	2026-08-07 07:57	2026-08-19 10:17	Resolved	1 - Information	C	A	Credit	QM-ATR	Invalid Final QM Status - ATR/QM: Status Pending	Resolved-Received proof of Housing History. - Due Diligence Vendor-08/11/2026 Ready for Review-Please refer to uploaded documents in related finding. - Seller-08/10/2026 Open-The Final Reviewed QM Status is 'ATR/QM: Status Pending' on a non-Business Purpose loan. The borrower's 12 month most recent rental payment history was not identified in the file. - Due Diligence Vendor-08/07/2026	Ready for Review-Please refer to uploaded documents in related finding. - Seller-08/10/2026	Resolved-Received proof of Housing History. - Due Diligence Vendor-08/11/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.44 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 41.67			Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10682412
XXXX	XXXX	305216214	C	A	C	A	A	A	A	A	Closed	FCRE0105	2026-08-07 07:54	2026-08-14 17:43	Resolved	1 - Information	C	A	Credit	Eligibility	Condo Structural Reports not in file	Resolved-Received Report. - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-08/13/2026 Counter-Received CPM and Questionnaire. Structural report is still required. Finding remains. - Due Diligence Vendor-08/11/2026 Ready for Review-The project is XXXX approved with an expiration date of XXXX. Please see attached. - Seller-08/10/2026 Open-The file does not contain the required structural engineer report per state law. The structural engineering report was not identified in the file. The subject was built XXXX and is within XXXX miles of the ocean and is XXXX stories. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-08/13/2026 Ready for Review-The project is XXXX approved with an expiration date of XXXX. Please see attached. - Seller-08/10/2026	Resolved-Received Report. - Due Diligence Vendor-08/14/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.44 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 41.67		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10682351
XXXX	XXXX	305216214	C	A	C	A	A	A	A	A	Closed	FCRE3091	2026-08-07 06:40	2026-08-11 14:11	Resolved	1 - Information	C	A	Credit	Insurance	Master Policy Expiration Date is Prior To the Note Date	Resolved-Received updated master policy. - Due Diligence Vendor-08/11/2026 Ready for Review-Document Uploaded. The master HOI expires on XXXX. Please see attached. - Seller-08/10/2026 Open-Master Policy Expiration Date of XXXX is Prior To the Transaction Date of XXXX The master policy in file expires XXXX. The subject loan closed XXXX. No additional master policy documentation was identified in the file. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. The master HOI expires on XXXX. Please see attached. - Seller-08/10/2026	Resolved-Received updated master policy. - Due Diligence Vendor-08/11/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.44 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 41.67		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10680796
XXXX	XXXX	305216214	C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-08-07 07:12	2026-08-11 14:07	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received VORs documenting prior and current rental history. - Due Diligence Vendor-08/11/2026 Ready for Review-Document Uploaded. Please see attached. - Seller-08/10/2026 Open-Housing History Does Not Meet Guideline Requirements Per the application the borrower was renting at 2 different locations over the previous 12 months with rental payments of $5,650 and $7,000 respectively. Per the applicable guidelines VOR or copies of the leases with canceled checks are required to verify the housing history. The borrower's bank statement shows a $5,650 rental payment on 6/1/26 and 6/30/26. Please provide Lease and 3 missing rent payment amounts of $5650 through bank statements or cancelled checks or VOR for current adress that matches $5650/monthly. Provide 6 months bank statements or cancelled checks and lease or VOR for $7000 monthly for prior residence. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. Please see attached. - Seller-08/10/2026	Resolved-Received VORs documenting prior and current rental history. - Due Diligence Vendor-08/11/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.44 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 41.67		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10681578
XXXX	XXXX	305216214	C	A	C	A	A	A	A	A	Closed	FCRE1510	2026-08-06 15:13	2026-08-11 14:02	Resolved	1 - Information	C	A	Credit	Closing	Issues exist on the Mortgage Document (Deed of Trust)	Resolved-Received DOT with legal within document. - Due Diligence Vendor-08/11/2026 Ready for Review-Document Uploaded. The Legal Description is spelled out on page 2 of the DOT previously uploaded with the loan file. - Seller-08/10/2026 Open-There are Issues Present on the Mortgage Document (Deed of Trust) that must be addressed. The legal description was not attached to the mortgage. - Due Diligence Vendor-08/06/2026	Ready for Review-Document Uploaded. The Legal Description is spelled out on page 2 of the DOT previously uploaded with the loan file. - Seller-08/10/2026	Resolved-Received DOT with legal within document. - Due Diligence Vendor-08/11/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 792 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 14.44 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 41.67		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10671679
XXXX	XXXX	305194668	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305216179	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA			
XXXX	XXXX	305196392	B	A	B	A	A	A	A	A	Closed	FCRE1182	2026-08-07 15:19	2026-08-14 12:30	Resolved	1 - Information	B	A	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Resolved-Received loan approval. - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. Corrected UW approval attached. - Seller-08/12/2026 Counter-Received Internal Underwriter Approval however appraised value differs from appraisal received. Please clarify as appraisal received value is XXXX - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. - Seller-08/11/2026 Open-Missing Approval/Underwriting Summary - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. Corrected UW approval attached. - Seller-08/12/2026 Ready for Review-Document Uploaded. - Seller-08/11/2026	Resolved-Received loan approval. - Due Diligence Vendor-08/14/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 763 DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.102 Required is 0.75 Borrower has 1.102		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10692295
XXXX	XXXX	305196382	C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-08-07 16:55	2026-08-12 15:54	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received completed VOM for subject - Due Diligence Vendor-08/12/2026 Ready for Review-Document Uploaded. Completed VOM attached - Seller-08/11/2026 Open-Housing History Does Not Meet Guideline Requirements Per guides, verification of mortgage for subject is required. Mortgage does not appear to be reported to credit. Mortgage has been active since XXXX. Verification of Mortgage form provided is signed, but the payment history portion is not completed. Additional findings may apply. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. Completed VOM attached - Seller-08/11/2026	Resolved-Received completed VOM for subject - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 783 DSCR =/> 1.00 and minimum is 0.85 or Less - . Required is 0.75 Borrower has 1.003 Months Reserves exceed minimum required - Guides require 6 months reserves and the borrower has 199 months.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10694590
XXXX	XXXX	305216225	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305241190	C	A	C	A	A	A	A	A	Closed	FCRE0970	2026-08-11 12:25	2026-08-14 11:32	Resolved	1 - Information	C	A	Credit	Eligibility	Appraisal has issues (credit)	Resolved-Lender provided revised appraisal- comment on page 13 of updated appraisal confirms there is no stove in the kitchenette. - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. See comment on page 13 of updated appraisal; there is no stove in the kitchenette. - Seller-08/14/2026 Open-Please confirm that the Kitchenette in Bonus Room does not contain a stove. Additional findings may apply. - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. See comment on page 13 of updated appraisal; there is no stove in the kitchenette. - Seller-08/14/2026	Resolved-Lender provided revised appraisal- comment on page 13 of updated appraisal confirms there is no stove in the kitchenette. - Due Diligence Vendor-08/14/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 769 Guideline: LTV is less than guideline maximum - Required is 85 Borrower has 80		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA	N/A	N/A	10743052
XXXX	XXXX	305216288	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305216140	C	A	A	A	C	A	A	A	Closed	finding-3532	2026-08-07 15:07	2026-08-14 11:01	Resolved	1 - Information	C	A	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Resolved-Received disclosure tracking, finding resolved. - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. See attached - Seller-08/12/2026 Open-This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii))The initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. ----- Initial CD XXXX is not signed and there is no evidence in file to determine if it was provided to borrower at least three days prior to closing date of XXXX. Statute of Limitations 3 years- Expiration date is XXXX. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. See attached - Seller-08/12/2026	Resolved-Received disclosure tracking, finding resolved. - Due Diligence Vendor-08/14/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 811 Guideline: Qualifying DTI below maximum allowed - Required is 45 Borrower has 31.22		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10692069
XXXX	XXXX	305216140	C	A	A	A	C	A	A	A	Closed	finding-3652	2026-08-07 15:07	2026-08-14 11:00	Resolved	1 - Information	C	A	Compliance	TRID	Lender Credits That Cannot Decrease Test	Resolved-Received explanation for decrease, finding resolved. - Due Diligence Vendor-08/14/2026 Ready for Review-Document Uploaded. The lender credit went from $236 to $714 due to waiving escrows - see attached The discount went from $714 to $46 due to a branch exception - see attached - Seller-08/12/2026 Open-This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits ($45.60) does not exceed or equal the comparable sum of specific and non-specific lender credits ($236.00). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). -----Lender credit decreased from $236.00 to $45.60 without a valid COC in file. Provide a COC for decrease OR evidence of refund to borrower or principal reduction in the amount of $190.40, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Reduction in Lender credits must be directly related to fees and must offset closing cost equally. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C. Please provide valid coc for decreases. - Due Diligence Vendor-08/07/2026	Ready for Review-Document Uploaded. The lender credit went from $236 to $714 due to waiving escrows - see attached The discount went from $714 to $46 due to a branch exception - see attached - Seller-08/12/2026	Resolved-Received explanation for decrease, finding resolved. - Due Diligence Vendor-08/14/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 811 Guideline: Qualifying DTI below maximum allowed - Required is 45 Borrower has 31.22		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10692070
XXXX	XXXX	305216131	D	B	D	A	C	B	A	A	Closed	FCRE9814	2026-08-12 13:48	2026-08-17 12:44	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Trust Agreement	Resolved-Received Grant Deed confirming Trust names for seller - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. It should be noted that the seller is XXXX, and the seller's trust is identified as the XXXX, dated XXXX. We are providing a copy of the subject transaction's Grant Deed dated XXXX, which identifies XXXX as the trustee of the XXXX, as he executed the document in his capacity as trustee. Additionally, we are providing a copy of the recorded Grant Deed dated XXXX, which documents the transfer of the property from the borrower individually into the XXXX. Since both Grant Deeds were accepted and recorded, the documentation sufficiently supports that XXXX has the authority to sign on behalf of the XXXX. Therefore, no additional documentation should be required. - Seller-08/13/2026 Open-Misusing Trust Agreement for Seller to confirm Signing Authority. - Due Diligence Vendor-08/12/2026	Ready for Review-Document Uploaded. It should be noted that the seller is XXXX, and the seller's trust is identified as the XXXX, dated March 31, 2022. We are providing a copy of the subject transaction's Grant Deed dated XXXX, which identifies XXXX as the trustee of the XXXX, as he executed the document in his capacity as trustee. Additionally, we are providing a copy of the recorded Grant Deed dated XXXX, which documents the transfer of the property from the borrower individually into the XXXX. Since both Grant Deeds were accepted and recorded, the documentation sufficiently supports that XXXX has the authority to sign on behalf of the XXXX. Therefore, no additional documentation should be required. - Seller-08/13/2026	Resolved-Received Grant Deed confirming Trust names for seller - Due Diligence Vendor-08/17/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 744 Residual Income =/> 1.5 times $3,500 monthly residual income -		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10770257
																						Resolved-Received COC explanation. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. the lender credit went from $12,267 to $11,484 due to the change in interest rate - see attached - Seller-08/13/2026 Open-This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits ($11,484.00) does not exceed or equal the comparable sum of specific and non-specific lender credits ($12,267.00). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). ----- Lender credit decreased from $12,267.00 to $11,484.00 without a valid COC in file. Provide a COC for decrease OR evidence of refund to borrower or principal reduction in the amount of $783.00, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Reduction in Lender credits must be directly related to fees and must offset closing cost equally. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of	Ready for Review-Document Uploaded. the lender credit went from $12,267 to $11,484 due to the change	Resolved-Received COC explanation.	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 744 Residual Income =/> 1.5 times $3,500			Non-QM: Lender	Non-QM: Lender								

XXXX	XXXX	305216131	D	B	D	A	C	B	A	A	Closed	finding-3652	2026-08-10 10:02	2026-08-17 08:14	Resolved	1 - Information	C	A	Compliance	TRID	Lender Credits That Cannot Decrease Test	discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/10/2026	in interest rate - see attached - Seller-08/13/2026	Finding Resolved. - Due Diligence Vendor-08/17/2026	monthly residual income -		XXXX	documented all ATR UW factors	documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10708235
XXXX	XXXX	305216131	D	B	D	A	C	B	A	A	Closed	finding-3634	2026-08-10 10:02	2026-08-17 08:14	Cured	2 - Non-Material	C	B	Compliance	TRID	Charges That Cannot Increase Test	Cured------Received PCCD XXXX with copy of letter, check and shipping Label. Finding is Cured. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. - Seller-08/14/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $118.70.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). ----- Zero (0%) tolerance fees increased by $118.07 (Credit Report Fee) without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $118.07, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. - Seller-08/14/2026	Cured------Received PCCD XXXX with copy of letter, check and shipping Label. Finding is Cured. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 744 Residual Income =/> 1.5 times $3,500 monthly residual income -		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10708237
XXXX	XXXX	305216131	D	B	D	A	C	B	A	A	Closed	finding-3352	2026-08-10 10:02	2026-08-17 08:14	Resolved	1 - Information	C	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/12/2026 Open-This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. - Due Diligence Vendor-08/10/2026		Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/12/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 744 Residual Income =/> 1.5 times $3,500 monthly residual income -		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10708240
XXXX	XXXX	305241189	C	A	C	A	C	A	A	A	Closed	finding-47	2026-08-10 11:56	2026-08-13 14:35	Resolved	1 - Information	C	A	Compliance	Right to Rescind	TILA Right of Rescission Test	Resolved-PCCD received, finding resolved. - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. PCCD - Seller-08/12/2026 Open-This loan failed the TILA right of rescission test.Closed-end (12 CFR §1026.23(a)(3) , transferred from 12 CFR §226.23(a)(3)),Open-end (12 CFR §1026.15(a)(3) , transferred from 12 CFR §226.15(a)(3))The funding date is before the third business day following consummation.The consumer may exercise the right to rescind until midnight of the third business day following consummation, delivery of the notice required by 12 CFR §1026.23 or §1026.15, or delivery of all material disclosures, whichever occurs last. ----- The Cancel of Date on the Right to Cancel doc is 08/05/2026 and is less than three days from the closing date of XXXX. Three days of Rescission was not provided to borrower. Provide evidence that rescission was re-opened for a full three days. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. PCCD - Seller-08/12/2026	Resolved-PCCD received, finding resolved. - Due Diligence Vendor-08/13/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 34.14 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 791 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 38.89		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10711884
XXXX	XXXX	305241189	C	A	C	A	C	A	A	A	Closed	FCRE0075	2026-08-10 10:52	2026-08-13 13:40	Resolved	1 - Information	C	A	Credit	Eligibility	CoSignor or Guarantor is on debt or a loan not in this application according to the 1003 Declaration	Resolved-Received corrected 1003 and confirmation borrower not cosigner on applicable debts. - Due Diligence Vendor-08/13/2026 Ready for Review-Document Uploaded. See attached corrected final 1003. Borrower had listed business debt, but it should not be included as it is in business name and paid by business. - Seller-08/12/2026 Open-CoSignor or Guarantor is on debt or a loan not in this application according to the 1003 Declaration. Per declaration, missing documentation regarding co signor or guarantor on debt. additional conditions may apply. - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. See attached corrected final 1003. Borrower had listed business debt, but it should not be included as it is in business name and paid by business. - Seller-08/12/2026	Resolved-Received corrected 1003 and confirmation borrower not cosigner on applicable debts. - Due Diligence Vendor-08/13/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 34.14 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 791 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 38.89		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10709386
XXXX	XXXX	305194775	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated			
XXXX	XXXX	305216248	C	A	C	A	A	A	A	A	Closed	FCRE1440	2026-08-12 21:46	2026-08-24 17:19	Resolved	1 - Information	C	A	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Received VOM's for the primary. - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Providing copies of both VOM's for the subject property with XXXX. - Seller-08/21/2026 Counter-Received mortgage statement for XXXX reflecting REO 3b. Missing VOM for both loans 1003F reflects primary is subject to XXXX. - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. The guidelines only require the subject mortgage to be verified as current through the closing date. The XXXX was reported as current through XXXX on the credit report, and the XXXX mortgage statement reflects no past-due amounts paid year-to-date. Additionally, the refreshed report through XXXX did not indicate that the borrower was past due. Therefore, the loan file does not require any additional documentation. - Seller-08/17/2026 Open-Housing History Does Not Meet Guideline Requirements Missing proof of July mortgage payment for XXXX - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. Providing copies of both VOM's for the subject property with XXXX. - Seller-08/21/2026 Ready for Review-Document Uploaded. The guidelines only require the subject mortgage to be verified as current through the closing date. The XXXX was reported as current through XXXX on the credit report, and the June mortgage statement reflects no past-due amounts paid year-to-date. Additionally, the refreshed report through XXXX did not indicate that the borrower was past due. Therefore, the loan file does not require any additional documentation. - Seller-08/17/2026	Resolved-Received VOM's for the primary. - Due Diligence Vendor-08/24/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 38.63 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 731		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10777896
XXXX	XXXX	305227048	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305216151	C	A	C	A	C	A	A	A	Closed	FCRE1198	2026-08-12 22:34	2026-08-18 17:13	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Received printout confirming sufficient reserves. - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. See attached Asset Reserves - Seller-08/13/2026 Open-Audited Reserves of 4.51 month(s) are less than Guideline Required Reserves of 6 month(s) Currently short funds to cover the 6 month reserves. Upon receipt of proof of sufficient funds, addition information maybe required. - Due Diligence Vendor-08/13/2026	Ready for Review-Document Uploaded. See attached Asset Reserves - Seller-08/13/2026	Resolved-Received printout confirming sufficient reserves. - Due Diligence Vendor-08/18/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 32.83 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 788		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10778789
XXXX	XXXX	305216151	C	A	C	A	C	A	A	A	Closed	finding-3634	2026-08-10 10:07	2026-08-17 09:46	Resolved	1 - Information	C	A	Compliance	TRID	Charges That Cannot Increase Test	Resolved-Received PCCD XXXX correcting location of fee. Finding Reolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. See attached - fee is in the wrong block - Seller-08/14/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $300.00.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). ----- Zero (0%) tolerance fees increased by $300.00 (Notary Fee) without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $300.00, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/10/2026	Ready for Review-Document Uploaded. See attached - fee is in the wrong block - Seller-08/14/2026	Resolved-Received PCCD XXXX correcting location of fee. Finding Reolved. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 32.83 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 788		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10708347
XXXX	XXXX	305216185	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	FCOM1978	2026-08-12 10:04	2026-08-17 07:54	Resolved	1 - Information	C	A	Compliance	TRID	Missing Intent to Proceed	Resolved-Received signed Intent to Proceed Form. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. - Seller-08/14/2026 Ready for Review-Document Uploaded. see the attached condition - Seller-08/14/2026 Open-There are fees on the final CD that are POC and borrower's signed intent to proceed is missing from file. - Due Diligence Vendor-08/12/2026	Ready for Review-Document Uploaded. - Seller-08/14/2026 Ready for Review-Document Uploaded. see the attached condition - Seller-08/14/2026	Resolved-Received signed Intent to Proceed Form. Finding Resolved. - Due Diligence Vendor-08/17/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10764035
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	finding-3635	2026-08-11 13:08	2026-08-17 07:51	Resolved	1 - Information	C	A	Compliance	TRID	Charges That In Total Cannot Increase More Than 10% Test	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. See attached - Seller-08/14/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% ($6,892.00) exceed the comparable charges ($0.00) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for a comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi). -----Ten (10%) tolerance fees (Document Preparation Fee $225.00, Lender's Title Insurance Policy $1,227.00, Loan Tie In Fee $375.00, Recording Service Fee $25.00, Settlement or Closing Fee $2,887.50, Signing Fee $250.00, Sub-Escrow Fee $62.50, Title Courier Fee $295.00, Title Endorsement Fee $125.00, Transaction Coordinator Fee $995.00, Wire Transfer Fee $50.00) increased by $6,892.00 without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $6,892.00 , post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. See attached - Seller-08/14/2026	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744158
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	finding-3515	2026-08-11 13:08	2026-08-17 07:51	Resolved	1 - Information	C	A	Compliance	TRID	Initial Loan Estimate Delivery Date Test (from application)	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Attached - Seller-08/14/2026 Open-This loan failed the initial loan estimate delivery date test (from application) due to one of the following: (12 CFR §1026.19(e)(1)(iii)(A))The initial loan estimate delivery date is later than the third business day (counting days on which the creditor's offices are open to the public for carrying on substantially all of its business functions) after the creditor or broker receives the consumer's written application.Therefore, if additional disclosures are entered into ComplianceAnalyzer, any values that would change under a valid changed circumstance if the initial loan estimate had been delivered timely, will not reset the baseline for tolerance purposes. The comparable fees for this loan will be $0, regardless of the actual values on the disclosure.This calculation takes into account a user-submitted designation of the days that the creditor's office will be deemed to be open or not open for carrying on substantially all of its business functions, as described in §1026.2(a)(6) and as it relates to §1026.19(e)(1)(iii)(A) (initial loan estimate disclosure three business days after application). This test excluded the following days from the business day count based on the client preferences configured on the company settings business days profile page:As not being open on Independence Day (observed) on Friday (XXXX)As not being open on SundayAs not being open on Independence Day (XXXX)As not being open on SaturdayPLEASE NOTE: If a conflict results from the client preferences configured on the company settings business days profile page such that a day is marked as both open and closed, ComplianceAnalyzer calculations will presume the company's offices are closed to the public for carrying on substantially all of its business functions. If this is not the appropriate result, you must revise your settings to remove the conflict.The creditor shall deliver or place in the mail the disclosures required under §1026.19(e)(1)(i) (provision of loan estimate form) not later than the third business day after the creditor receives the consumer's application. -----Missing initial LE dated within 3 days of Application date. Additional Findings may apply upon receipt. statute of Limitations - 1 year, expiration date XXXX. - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. Attached - Seller-08/14/2026	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744159
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	finding-3352	2026-08-11 13:08	2026-08-17 07:51	Resolved	1 - Information	C	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/13/2026 Open-This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. - Due Diligence Vendor-08/11/2026		Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/13/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744160
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	finding-3652	2026-08-11 13:08	2026-08-17 07:51	Resolved	1 - Information	C	A	Compliance	TRID	Lender Credits That Cannot Decrease Test	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Attached - Seller-08/14/2026 Open-This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits ($3,524.95) does not exceed or equal the comparable sum of specific and non-specific lender credits ($3,525.00). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). -----Lender credit decreased from $3,525.00 to $3,524.95 without a valid COC in file. Provide a COC for decrease OR evidence of refund to borrower or principal reduction in the amount of $0.05, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Reduction in Lender credits must be directly related to fees and must offset closing cost equally. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C. Cannot test properly due to missing initial LE. - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. Attached - Seller-08/14/2026	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744153
XXXX	XXXX	305216217	C	A	A	A	C	A	A	A	Closed	finding-3634	2026-08-11 13:08	2026-08-17 07:51	Resolved	1 - Information	C	A	Compliance	TRID	Charges That Cannot Increase Test	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. Attached - Seller-08/14/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $18,037.13.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). -----Zero (0%) tolerance fees increased by $18,037.13 (Mortgage Broker Fee $15,050.00, Underwriting Fee $2,195.00, Appraisal Fee $595.00, Credit Report Fee $114.63, Flood Certification - Single Charge or Life of Loan $8.50, Tax Service Fee $74.00)) without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $18,037.13, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C. Cannot test properly due to missing initial LE. - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. Attached - Seller-08/14/2026	Resolved-Received initial LE XXXX. Finding Resolved. - Due Diligence Vendor-08/17/2026	Credit history exceeds minimum required - 0X30 reporting since 11/2021. Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 40.18		XXXX	QM: Higher Priced APOR (APOR HP)	QM: Higher Priced APOR (APOR HP)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744155
																						Resolved-Received documentation for the gifts of $100,000. Reserves are now met and cash to close is sufficient - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. The loan file contains a complete paper trail documenting the following assets: • Two $100,000 EMD deposits wired into escrow from XXXX, supported by the wire receipts and Statement of Information(last page of provided document). • Gift funds in the amount of $169,000.00 wired into escrow on XXXX, as previously provided. • XXXX business account ending in XXXX, with an available balance of $224,102.83, as previously provided. The total verified funds are $593,102.83, which is sufficient to satisfy the required funds. Therefore, no additional documentation is required. - Seller-08/21/2026 Counter-Received gift for $169,000 (missing documentation for 2 gifts in the amount of $100,000 dated differently), missing	Ready for Review-Document Uploaded. The loan file contains a complete paper trail documenting the following assets: • Two $100,000 EMD deposits wired into escrow from XXXX, supported by the wire receipts and Statement of Information(last page of provided document). • Gift funds in the amount of $169,000.00 wired into escrow on XXXX, as previously provided. • XXXX, with an available balance of $224,102.83, as previously provided. The total verified funds are $593,102.83, which is															

XXXX	XXXX	305216249	C	A	C	A	C	A	A	A	Closed	FCRE1198	2026-08-13 11:51	2026-08-24 14:24	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	documentation for EMD clearing in the amount of $200,000. Per Final CD credit was given for the EMD. please provide documentation for EMD (copy of check or Wire). Down Payment and CC from final CD is $370411.87, Reserves are $158188.32=$528600.19-$224102.83=$304497.36-$169000=$135497.36 short funds unless we document EMD/Gifts - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. The loan file contains the following verified assets: • Gift funds wired into escrow in the amount of $169,000.00 on XXXX. • XXXX business account ending in XXXX with an available balance of $224,102.83. The total verified funds available are $393,102.83. The loan requires $167,081.79 in funds to be verified for the COE, plus nine months of reserves totaling $158,188.32, for total required funds of $325,270.11. Therefore, the loan file reflects a surplus of $67,832.72 above the total required funds. - Seller-08/13/2026 Open-Audited Reserves of 7.09 month(s) are less than Guideline Required Reserves of 9 month(s) Verified assets do not cover minimum asset requirement of 9 months. - Due Diligence Vendor-08/13/2026	sufficient to satisfy the required funds. Therefore, no additional documentation is required. - Seller-08/21/2026 Ready for Review-Document Uploaded. The loan file contains the following verified assets: • Gift funds wired into escrow in the amount of $169,000.00 on XXXX. • XXXX with an available balance of $224,102.83. The total verified funds available are $393,102.83. The loan requires $167,081.79 in funds to be verified for the COE, plus nine months of reserves totaling $158,188.32, for total required funds of $325,270.11. Therefore, the loan file reflects a surplus of $67,832.72 above the total required funds. - Seller-08/13/2026	Resolved-Received documentation for the gifts of $100,000. Reserves are now met and cash to close is sufficient - Due Diligence Vendor-08/24/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 36.91 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 774		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10790704
XXXX	XXXX	305216249	C	A	C	A	C	A	A	A	Closed	FCRE1510	2026-08-11 09:56	2026-08-17 14:58	Resolved	1 - Information	C	A	Credit	Closing	Issues exist on the Mortgage Document (Deed of Trust)	Resolved-Received Ex A legal description, There are no issues present on the Mortgage Document (Deed of Trust). - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. see the attached recorded document with a copy of the legal description attached. - Seller-08/14/2026 Open-There are Issues Present on the Mortgage Document (Deed of Trust) that must be addressed. Missing attached Exhibit A Legal Description - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. see the attached recorded document with a copy of the legal description attached. - Seller-08/14/2026	Resolved-Received Ex A legal description, There are no issues present on the Mortgage Document (Deed of Trust). - Due Diligence Vendor-08/17/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 36.91 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 774		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10738186
XXXX	XXXX	305216249	C	A	C	A	C	A	A	A	Closed	finding-3652	2026-08-11 10:34	2026-08-17 08:49	Resolved	1 - Information	C	A	Compliance	TRID	Lender Credits That Cannot Decrease Test	Resolved-Received COC's decrease in fees. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. The lender credit decreased from $4998 to $4207.50 due to the change in loan amount The lender credit decreased from $4207.50 to $1402.50 due to escrows being waived - Seller-08/14/2026 Open-This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits ($1,402.50) does not exceed or equal the comparable sum of specific and non-specific lender credits ($4,998.00). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). ----- Lender credit decreased from $4,998.00 to $1,402.50 without a valid COC in file. Provide a COC for decrease OR evidence of refund to borrower or principal reduction in the amount of $3,595.50, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Reduction in Lender credits must be directly related to fees and must offset closing cost equally. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date:XXXX remains EV3C - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. The lender credit decreased from $4998 to $4207.50 due to the change in loan amount The lender credit decreased from $4207.50 to $1402.50 due to escrows being waived - Seller-08/14/2026	Resolved-Received COC's decrease in fees. Finding Resolved. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 36.91 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 774		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10739020
XXXX	XXXX	305216249	C	A	C	A	C	A	A	A	Closed	finding-3635	2026-08-11 10:34	2026-08-17 08:49	Resolved	1 - Information	C	A	Compliance	TRID	Charges That In Total Cannot Increase More Than 10% Test	Resolved-Received PCCD XXXX correcting location of title fees. Finding Resolved. - Due Diligence Vendor-08/17/2026 Ready for Review-Document Uploaded. See attached - fees were in the wrong block - Seller-08/14/2026 Open-This loan failed the charges that in total cannot increase more than 10% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than 10% ($3,153.00) exceed the comparable charges ($483.00) by more than 10%. Please see the table that displays the Charges That Cannot Increase More Than 10% for a comparison of the data between the provided disclosures.An estimate of a charge for a third-party service or a recording fee is in good faith if:(A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi). ----- Ten (10%) tolerance fees (Lender's Title Insurance Policy, Notary Fee, Tie-In Fee, Title - Digital Archive Fee, Title Courier Fee) increased by $2,670.00 without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $2,670.00, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. See attached - fees were in the wrong block - Seller-08/14/2026	Resolved-Received PCCD XXXX correcting location of title fees. Finding Resolved. - Due Diligence Vendor-08/17/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 36.91 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 720 Borrower has 774		XXXX	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10739023
XXXX	XXXX	305227033	B	B	B	B	A	A	A	A	Closed	FCRE0210	2026-08-13 09:52	2026-08-13 11:01	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/13/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. - Due Diligence Vendor-08/13/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/13/2026	Months Reserves exceed minimum required - 6 months required, borrower has 47.87 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 791 Required is 700 Borrower has 791			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10787369
XXXX	XXXX	305216190	C	A	A	A	C	A	A	A	Closed	finding-3617	2026-08-11 13:35	2026-08-18 13:17	Resolved	1 - Information	C	A	Compliance	TRID	TRID Initial Closing Disclosure Date and Funding Date Validation Test	Resolved-Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. See attached - Seller-08/17/2026 Open-This loan failed the TRID closing disclosure date and funding date validation test.This loan contains a closing disclosure receipt date (or closing disclosure delivery date if receipt date was not provided) that is after the funding date. Please review the loan data to ensure the dates are in the correct fields. ---- Final CD shows disbursement date of XXXX, but Notary/Closing date is XXXX. Provide evidence the loan did not disburse prior to closing. - Due Diligence Vendor-08/11/2026	Ready for Review-Document Uploaded. See attached - Seller-08/17/2026	Resolved-Received PCCD XXXX. Finding Resolved. - Due Diligence Vendor-08/18/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 773 Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 35.81		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10744851
XXXX	XXXX	305216267	D	A	D	A	A	A	A	A	Closed	FCRE2244	2026-08-15 17:55	2026-08-21 10:13	Resolved	1 - Information	C	A	Credit	Eligibility	Property Does Not Meet Guidelines (credit)	Resolved-After further review- The appraisal states there is sagging in the roof and they state they are not an expert in roofing, they provided 2 inspections of the roof which state the roof is intact and the discoloration is cosmetic only, and the termite cert support the termites have been treated. - Due Diligence Vendor-08/21/2026 Counter-Received documents already present in file, Appraisal report indicates appearance of sagging The exterior roof observation letter, as it reflects is a Courtesy observation did not address the sagging or infestation damage along with water exposure in sheathings or rafter. The termite tenting would not address damage/repairs. The exterior roof observation did not address any evidence of moisture from the inside of the attic either. - Due Diligence Vendor-08/19/2026 Ready for Review-Document Uploaded. We kindly disagree, please note that the file contained the following: 1) a Letter from XXXX confirming the roof was properly installed, serving its purpose and had no signs moisture intrusion or leaks; 2) An additional Roof Inspection Letter from XXXX water stains were Cosmetic Only and had no affect in Structural Integrity, and 3) A Tenting Certificate confirming Termite Treatment was completed with a 5 year warranty. Lastly, we point out that the Appraisal was completed "As Is" and there were no major issues pointed out in regards to the condition of the property. Based on the documentation in the file, it is our position that the UW completed their Due Diligence and proceeded accordingly. We ask that this condition please be waived. - Seller-08/18/2026 Open-Property Issues are identified for the property Per Appraisal units 1 and 2 roofs appears worn with some sagging with an estimated 2yrs of remaining economic life. Termite inspection report in-file indicated visible evidence of termite infestation along with water exposure in sheathings and rafter. An Exterior Roof Observation letter was provided stating; At the time of inspection, the roof covering was in place and serving its function, and no active leaks or active moisture intrusion were observed at the roof surface. No moisture was actively detected in the accessible attic space at the time of inspection. The full inspection report of XXXX documents additional roof and attic findings and remains the controlling document; nothing in this letter modifies or supersedes it. Full report not provided. - Due Diligence Vendor-08/15/2026	Ready for Review-Document Uploaded. We kindly disagree, please note that the file contained the following: 1) a Letter from XXXX confirming the roof was properly installed, serving its purpose and had no signs moisture intrusion or leaks; 2) An additional Roof Inspection Letter from XXXX water stains were Cosmetic Only and had no affect in Structural Integrity, and 3) A Tenting Certificate confirming Termite Treatment was completed with a 5 year warranty. Lastly, we point out that the Appraisal was completed "As Is" and there were no major issues pointed out in regards to the condition of the property. Based on the documentation in the file, it is our position that the UW completed their Due Diligence and proceeded accordingly. We ask that this condition please be waived. - Seller-08/18/2026	Resolved-After further review- The appraisal states there is sagging in the roof and they state they are not an expert in roofing, they provided 2 inspections of the roof which state the roof is intact and the discoloration is cosmetic only, and the termite cert support the termites have been treated. - Due Diligence Vendor-08/21/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 777 Guideline: LTV is less than guideline maximum - Required is 85 Borrower has 60		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10835728
XXXX	XXXX	305216267	D	A	D	A	A	A	A	A	Closed	FCRE1345	2026-08-15 18:09	2026-08-19 15:00	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Lease Agreements Missing	Resolved-Received xpl Transfer of lease reflected on Closing Disclosure. Verified Page 3 Lection L10 Adjustments $1750 Transfer of security deposit. - Due Diligence Vendor-08/19/2026 Ready for Review-As noted, the Final CD XXXX reflects the transfer of the tenant's security deposit of $1750 indicating the lease with the existing tenant was transferred to the borrower. - Seller-08/17/2026 Open-Borrower 1 Lease Agreements Missing Missing copy of unit 2 updated/transfer lease. A letter from the property management company notifying current tenant of a vacating notice for XXXX, subject transaction date XXXX. Final CD XXXX reflect a transfer security deposit of $1750, same deposit amount on expired lease in file. - Due Diligence Vendor-08/15/2026	Ready for Review-As noted, the Final CD XXXX reflects the transfer of the tenant's security deposit of $1750 indicating the lease with the existing tenant was transferred to the borrower. - Seller-08/17/2026	Resolved-Received xpl Transfer of lease reflected on Closing Disclosure. Verified Page 3 Lection L10 Adjustments $1750 Transfer of security deposit. - Due Diligence Vendor-08/19/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 777 Guideline: LTV is less than guideline maximum - Required is 85 Borrower has 60		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10835748
XXXX	XXXX	305216227	D	A	D	A	A	A	A	A	Closed	FCRE7347	2026-08-15 07:14	2026-08-18 17:04	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lease Agreement	Resolved-Received copy of appraisal report inclusive of 1007 which reflects property is occupied by tenant. Rent $1100 and MR $1350 . Per GL 3.3 A copy of the lease is not required if the appraiser lists the rent on Form 1007/1025; otherwise, a copy must be provided - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. - Seller-08/17/2026 Ready for Review-Document Uploaded. I kindly disagree as per DSCR Guidelines 3.1 the subject property is listed on 1007, no lease agreement is required. Please kindly clear this finding. - Seller-08/17/2026 Open-Missing copy of lease agreement. - Due Diligence Vendor-08/15/2026	Ready for Review-Document Uploaded. - Seller-08/17/2026 Ready for Review-Document Uploaded. I kindly disagree as per DSCR Guidelines 3.1 the subject property is listed on 1007, no lease agreement is required. Please kindly clear this finding. - Seller-08/17/2026	Resolved-Received copy of appraisal report inclusive of 1007 which reflects property is occupied by tenant. Rent $1100 and MR $1350 . Per GL 3.3 A copy of the lease is not required if the appraiser lists the rent on Form 1007/1025; otherwise, a copy must be provided - Due Diligence Vendor-08/18/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 725 Required is 700 Borrower has 725 Months Reserves exceed minimum required - 101.76 months reserves; 3 months reserves required.		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10833047
XXXX	XXXX	305216135	A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA			
XXXX	XXXX	305241180	D	B	D	B	A	A	A	A	Closed	FCRE1325	2026-08-14 18:48	2026-08-19 13:25	Waived	2 - Non-Material	D	B	Credit	Missing Doc	Borrower 1 CPA Letter Missing	Waived-Originator provided a waiver for using a 20% expense factor without 3rd party verification, applied to non material finding with comp factors - Due Diligence Vendor-08/19/2026 Ready for Review-Document Uploaded. Please see attached exception approval. - Buyer-08/19/2026 Counter-Received snip from table. Missing CPA/3rd party prepare business expense statement meeting guideline 1.7.6.2.2 - Due Diligence Vendor-08/18/2026 Ready for Review-Document Uploaded. Please see attached. - Buyer-08/17/2026 Open-Borrower 1 CPA Letter Missing Missing the required letter from the CPA/accountant, IRS Enrolled Agent, and or tax preparer verifying using a 20% expense factor, in qualifying the Borrower's income, which is lower than the standard 50% expense factor. Additional conditions may apply. - Due Diligence Vendor-08/14/2026		Waived-Originator provided a waiver for using a 20% expense factor without 3rd party verification, applied to non material finding with comp factors - Due Diligence Vendor-08/19/2026	Guideline: Qualifying DTI below maximum allowed - Required is 50 Borrower has 38.62 Required is 50 Borrower has 38.62 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 52.84 Required is 80 Borrower has 52.84 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 763 Required is 700 Borrower has 763	DTI below program maximum by 5% or greater. FICO score above program min. by 20 points or higher LTV/CLTV below required by 5% or more Residual income $1,000 above the program min. required 0x30 for 24 months on all mortgages Current employment ≥ 48 months	XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other	Originator Post-Close	No	10829456
XXXX	XXXX	305227031	B	B	B	B	A	A	A	A	Closed	FCRE0210	2026-08-17 08:38	2026-08-17 13:15	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/17/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/17/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/17/2026	Months Reserves exceed minimum required - 6 months required, borrower has 50.96 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 791 Required is 700 Borrower has 791			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	Originator Post-Close	Yes	10845477
XXXX	XXXX	305196358	D	A	D	A	A	A	A	A	Closed	FCRE1158	2026-08-17 11:15	2026-08-24 13:30	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Partial	Resolved-Received Premium and coverage amount. - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. EOI with per-property coverage amounts is attached. Coverage is to full replacement cost (see page one) so it meets requirements despite being less than the loan amount. Coverage is walls-in; this is not a condo policy; it provides full coverage. Per-property premium was on the invoice previously provided. Attached again here (XXXX per property). - Seller-08/20/2026 Open-Hazard Insurance Policy (Or HO-6 Insurance Policy if Subject Property is a Condo) is only Partially Provided Blanket policy covering several units in the development, Contains a breakdown fo cost per unit annual premium but it is unclear the actual amount of dwelling coverage placed on the subject property (policy list replacement cost but it's not defined if this coverage is building only and not walls in). Please provide Insurance document that reflects the actual dwelling coverage and if the coverage is walls in. - Due Diligence Vendor-08/17/2026	Ready for Review-Document Uploaded. EOI with per-property coverage amounts is attached. Coverage is to full replacement cost (see page one) so it meets requirements despite being less than the loan amount. Coverage is walls-in; this is not a condo policy; it provides full coverage. Per-property premium was on the invoice previously provided. Attached again here (XXXX per property). - Seller-08/20/2026	Resolved-Received Premium and coverage amount. - Due Diligence Vendor-08/24/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.384 Required is 0.75 Borrower has 1.384 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 762		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10849069
XXXX	XXXX	305196358	D	A	D	A	A	A	A	A	Closed	FCRE7011	2026-08-17 11:15	2026-08-24 13:30	Resolved	1 - Information	C	A	Credit	Insurance	Rent Loss Coverage is Insufficient or Missing	Resolved-Received evidence of rent loss coverage. - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. EOI with per-property rent loss coverage amounts is attached. - Seller-08/20/2026 Open-Rent Loss Coverage is Insufficient or Missing. Policy coveras several units. Policy does reflect Rent Loss Insurance is contained with this policy, however the amount of the coverage is not listed. Provide updated insurance document that specifies the amount of Rent Loss Coverage contained in this policy. - Due Diligence Vendor-08/17/2026	Ready for Review-Document Uploaded. EOI with per-property rent loss coverage amounts is attached. - Seller-08/20/2026	Resolved-Received evidence of rent loss coverage. - Due Diligence Vendor-08/24/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.384 Required is 0.75 Borrower has 1.384 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 762		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10849070
XXXX	XXXX	305196358	D	A	D	A	A	A	A	A	Closed	FCRE1148	2026-08-17 10:10	2026-08-19 13:47	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Received updated Title Coverage Amount of XXXX is sufficient based on the type of subject lien - Due Diligence Vendor-08/19/2026 Ready for Review-Document Uploaded. - Seller-08/17/2026 Open-Insufficient Title Coverage. Amount of coverage is less than Total Amount of Subject Lien(s). Please provide Title Supplemental or Title Policy that reflects Lender's Title Insurance Coverage equal to the loan amount of XXXX. - Due Diligence Vendor-08/17/2026	Ready for Review-Document Uploaded. - Seller-08/17/2026	Resolved-Received updated Title Coverage Amount of XXXX is sufficient based on the type of subject lien - Due Diligence Vendor-08/19/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.384 Required is 0.75 Borrower has 1.384 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 762		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10847055
																									DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75												

XXXX	XXXX	305196358	D	A	D	A	A	A	A	A	Closed	FCRE0970	2026-08-17 12:22	2026-08-19 13:35	Resolved	1 - Information	C	A	Credit	Eligibility	Appraisal has issues (credit)	Resolved-Received Appraisal dated XXXX. Appraisal was in upload however there was another appraisal uploaded for XXXX with a value of XXXX - Due Diligence Vendor-08/19/2026 Ready for Review-Document Uploaded. Effective date of appraisal is XXXX (7 days from Note date). - Seller-08/17/2026 Open-Guidelines require the appraisal be dated within 90 days of the Note date (112 days between appraisal and Note date). - Due Diligence Vendor-08/17/2026	Ready for Review-Document Uploaded. Effective date of appraisal is XXXX (7 days from Note date). - Seller-08/17/2026	Resolved-Received Appraisal dated XXXX. Appraisal was in upload however there was another appraisal uploaded for XXXX with a value of XXXX - Due Diligence Vendor-08/19/2026	Borrower has 1.384 Required is 0.75 Borrower has 1.384 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 762		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other	N/A	N/A	10850365
XXXX	XXXX	305227037	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305227025	B	B	B	B	A	A	A	A	Closed	FCRE0210	2026-08-19 16:32	2026-08-20 09:44	Waived	2 - Non-Material	B	B	Credit	Eligibility	XXXX Prepayment Penalty Entity Loan - LLC/LP/LLP	Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/20/2026 Open-Per XXXX a prepayment penalty may only be applied to corporations, C-Corp, and S-Corp specifically. Under XXXX, a prepayment penalty is not permitted to be charged to an LLC. - Due Diligence Vendor-08/19/2026		Waived-Waiver applied to non-material finding. Loan closed in an Entity Name - Due Diligence Vendor-08/20/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 700 Borrower has 766 Required is 700 Borrower has 766 DSCR % greater than 1.20 - Required is 0 Borrower has 1.256 Required is 0 Borrower has 1.256 DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0 Borrower has 1.256 Required is 0 Borrower has 1.256			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	Originator Post-Close	Yes	10907553
XXXX	XXXX	305227042	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305238218	C	A	A	A	C	A	A	A	Closed	finding-3540	2026-08-18 16:35	2026-08-28 08:00	Resolved	1 - Information	C	A	Compliance	TRID	Revised Closing Disclosure Delivery Date Test (No Waiting Period Required) Test	Resolved-Borrower received copy at closing. Finding Resolved. - Due Diligence Vendor-08/28/2026 Ready for Review-Document Uploaded. See attached signed Final CD issued XXXX. - Seller-08/27/2026 Counter-Final CD was signed on XXXX, how can a prior dated CD be a PCCD? Please provide signature for XXXX CD with closing costs of $27462.75. - Due Diligence Vendor-08/26/2026 Ready for Review-Document Uploaded. Please see disclosure tracking showing the PCCD was electronically sent on XXXX. PCCD does not require a signature. - Seller-08/25/2026 Open-This loan failed the revised closing disclosure delivery date test (no waiting period required). (12 CFR §1026.19(f)(2)(i))The revised closing disclosure delivery does not require a new waiting period and:The revised closing disclosure delivery date is provided and the revised closing disclosure method of delivery is marked as either"USPS First Class Mail" or "Electronic Delivery" or blank, and the revised closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the revised closing disclosure delivery date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe revised closing disclosure receipt date is provided and the revised closing disclosure receipt date is after the consummation date, or closing / settlement date if no consummation date is provided, of the transaction.Changes before consummation not requiring a new waiting period. Except as provided in §1026.19(f)(2)(ii), if the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation. Notwithstanding the requirement to provide corrected disclosures at or before consummation, the creditor shall permit the consumer to inspect the disclosures provided under this paragraph, completed to set forth those items that are known to the creditor at the time of inspection, during the business day immediately preceding consummation, but the creditor may omit from inspection items related only to the seller's transaction. -----CD XXXX is not signed and there is no evidence of when it was provided to borrower. Statute of Limitations 3 years-Expiration date isXXXX - Due Diligence Vendor-08/18/2026	Ready for Review-Document Uploaded. See attached signed Final CD issued XXXX. - Seller-08/27/2026 Ready for Review-Document Uploaded. Please see disclosure tracking showing the PCCD was electronically sent on XXXX. PCCD does not require a signature. - Seller-08/25/2026	Resolved-Borrower received copy at closing. Finding Resolved. - Due Diligence Vendor-08/28/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 725 Verified employment history exceeds guidelines - Borrower has been in business since 4.06.2023, Min S/E 2 years		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10877214
XXXX	XXXX	305238218	C	A	A	A	C	A	A	A	Closed	finding-3352	2026-08-18 16:35	2026-08-28 08:00	Resolved	1 - Information	C	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/25/2026 Open-This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. - Due Diligence Vendor-08/18/2026		Resolved-Loan contains full appraisal and escrows, meeting HPML compliance. - Due Diligence Vendor-08/25/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 725 Verified employment history exceeds guidelines - Borrower has been in business since 4.06.2023, Min S/E 2 years			QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Purchase	NA	N/A	N/A	10877218
XXXX	XXXX	305196370	C	A	C	A	A	A	A	A	Closed	FCRE0082	2026-08-20 09:14	2026-08-24 13:40	Resolved	1 - Information	C	A	Credit	Title	Vested Owner Signature Requirement Not met	Resolved-Received the correct Operating Agreement as requested - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Entity docs for XXXX attached. Members are XXXX (50% each) - Seller-08/24/2026 Counter-Document provided only shows that the borrower/guarantors for XXXX. We need documentation form XXXX to prove borrowers/guarantors are in fact Members - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. I have uploaded the signed Resolution to borrow which satisfies this requirement - Seller-08/21/2026 Open-Vested Owner Signature Requirement Not met. Subject transaction is a refinance where the current entity LLC is being replaced with a new entity LLC. The loan file is missing corporate entity docs for the entity currently vested on title to confirm ownership retention for the members of the new entity LLC. - Due Diligence Vendor-08/20/2026	Ready for Review-Document Uploaded. Entity docs for XXXX attached. Members are XXXX (50% each) - Seller-08/24/2026 Ready for Review-Document Uploaded. I have uploaded the signed Resolution to borrow which satisfies this requirement - Seller-08/21/2026	Resolved-Received the correct Operating Agreement as requested - Due Diligence Vendor-08/24/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.241 Required is 0.75 Borrower has 1.241 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 75 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 768		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10921432
XXXX	XXXX	305196368	D	A	D	A	A	A	A	A	Closed	FCRE1158	2026-08-21 01:30	2026-08-24 13:55	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Partial	Resolved-Received Premium and coverage amount. - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Insurance documents attached confirming per-property coverage and premium amounts. - Seller-08/21/2026 Open-Hazard Insurance Policy (Or HO-6 Insurance Policy if Subject Property is a Condo) is only Partially Provided HOI is a commercial policy, missing evidence of premium for subject property. - Due Diligence Vendor-08/21/2026	Ready for Review-Document Uploaded. Insurance documents attached confirming per-property coverage and premium amounts. - Seller-08/21/2026	Resolved-Received Premium and coverage amount. - Due Diligence Vendor-08/24/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.241 Required is 0.75 Borrower has 1.241 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 75 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 768		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10942023
XXXX	XXXX	305196368	D	A	D	A	A	A	A	A	Closed	FCRE0082	2026-08-20 10:21	2026-08-24 13:41	Resolved	1 - Information	C	A	Credit	Title	Vested Owner Signature Requirement Not met	Resolved-Received the correct Operating Agreement as requested - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. Entity docs for XXXX attached. Members are XXXX (50% each) - Seller-08/24/2026 Counter-Document provided only shows that the borrower/guarantors for XXXX. We need documentation form XXXX to prove borrowers/guarantors are in fact Members - Due Diligence Vendor-08/24/2026 Ready for Review-Document Uploaded. I have uploaded the signed Resolution to borrow which satisfies this requirement - Seller-08/21/2026 Open-Vested Owner Signature Requirement Not met. Subject transaction is a refinance where the current entity LLC is being replaced with a new entity LLC. The loan file is missing corporate entity docs for the entity currently vested on title to confirm ownership retention for the members of the new entity LLC. - Due Diligence Vendor-08/20/2026	Ready for Review-Document Uploaded. Entity docs for XXXX attached. Members are XXXX (50% each) - Seller-08/24/2026 Ready for Review-Document Uploaded. I have uploaded the signed Resolution to borrow which satisfies this requirement - Seller-08/21/2026	Resolved-Received the correct Operating Agreement as requested - Due Diligence Vendor-08/24/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.241 Required is 0.75 Borrower has 1.241 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 75 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 768		XXXX	ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10923312
XXXX	XXXX	305196368	D	A	D	A	A	A	A	A	Closed	FCOM1351	2026-08-21 01:24	2026-08-21 15:48	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Missing	Resolved-Upon further review, the Guaranty Agreement was in file. - Due Diligence Vendor-08/21/2026 Open-The Subject Loan is a Business Purpose Loan but the Guaranty Agreement Doc is 'Partial'. Missing Personal Guaranty for B2 (50% owner of borrowing/vested entity). Additional conditions may apply pending review. - Due Diligence Vendor-08/21/2026		Resolved-Upon further review, the Guaranty Agreement was in file. - Due Diligence Vendor-08/21/2026	DSCR =/> 1.00 and minimum is 0.85 or Less - Required is 0.75 Borrower has 1.241 Required is 0.75 Borrower has 1.241 Guideline: LTV is less than guideline maximum - Required is 80 Borrower has 75 Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 768			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10941968
XXXX	XXXX	305196351	C	A	C	A	A	A	A	A	Closed	FCRE1206	2026-08-20 11:52	2026-08-24 16:09	Resolved	1 - Information	C	A	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	Resolved-All Interested Parties Checked against Exclusionary Lists - Due Diligence Vendor-08/24/2026 Ready for Review-All searches required by the guidelines have been run. There is no guideline to run searches on parties other than the borrower and guarantor. I don't know what the references to HUD-LDP and GSA-EPLS are - those are not part of our underwriting guidelines. Please rescind. - Seller-08/21/2026 Open-All Interested Parties Not Checked with Exclusionary Lists Missing Loan Participant List (LPL) / HUD-LDP, GSA-EPLS - Due Diligence Vendor-08/20/2026	Ready for Review-All searches required by the guidelines have been run. There is no guideline to run searches on parties other than the borrower and guarantor. I don't know what the references to HUD-LDP and GSA-EPLS are - those are not part of our underwriting guidelines. Please rescind. - Seller-08/21/2026	Resolved-All Interested Parties Checked against Exclusionary Lists - Due Diligence Vendor-08/24/2026	On time mortgage history exceeds guideline requirement - 0x30x12 Months Reserves exceed minimum required - 22.87 months reserves; 6 months reserves required Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 680 Borrower has 795			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10925519
XXXX	XXXX	305238279	C	A	C	A	A	A	A	A	Closed	FCRE2244	2026-08-25 04:40	2026-08-31 10:40	Resolved	1 - Information	C	A	Credit	Eligibility	Property Does Not Meet Guidelines (credit)	Resolved-Received rebuttal. Per 9.4 Health or safety issues as noted by appraisal render property ineligible. Upon further review appraiser did not identify safety or health issues on the report. - Due Diligence Vendor-08/31/2026 Ready for Review-Upon review of the appraisal report, the appraiser did not identify any safety or hazard issues that required resolution prior to closing the subject transaction. The appraisal was completed on an "as-is" basis; therefore, the appraisal was deemed acceptable, and no additional information was requested from the appraiser. - Seller-08/27/2026 Open-Property Issues are identified for the property In the Rear Photo of the Yard, it appears that there is debris and what appears to be power lines that could be a health and safety issue. Upon receipt additional information maybe required. - Due Diligence Vendor-08/25/2026	Ready for Review-Upon review of the appraisal report, the appraiser did not identify any safety or hazard issues that required resolution prior to closing the subject transaction. The appraisal was completed on an "as-is" basis; therefore, the appraisal was deemed acceptable, and no additional information was requested from the appraiser. - Seller-08/27/2026	Resolved-Received rebuttal. Per 9.4 Health or safety issues as noted by appraisal render property ineligible. Upon further review appraiser did not identify safety or health issues on the report. - Due Diligence Vendor-08/31/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Min FICO is 680 Borrower has 770 Required is 680 Borrower has 770 Guideline: LTV is less than guideline maximum - Required is 75 Borrower has 70			ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	10998529
XXXX	XXXX	305238266	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Purchase	NA			
XXXX	XXXX	305238183	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305238119	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305238202	A	A	A	A	A	A	A	A							A	A										QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	Cash Out - Other			
XXXX	XXXX	305238083	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			
XXXX	XXXX	305238182	C	A	A	A	C	A	A	A	Closed	finding-3634	2026-08-25 16:22	2026-08-31 07:49	Resolved	1 - Information	C	A	Compliance	TRID	Charges That Cannot Increase Test	Resolved-Received COC for increase in fees. Finding Resolved. - Due Diligence Vendor-08/31/2026 Ready for Review-Document Uploaded. The loan went from vested in an LLC to individual due to an updated title report. Transfer taxes were added for this reason - Seller-08/28/2026 Open-This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $6,449.60.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). ----- Zero (0%) tolerance fees increased by $6,449.60 Transfer Taxes without a valid COC in file. Provide a valid and timely COC for increase OR evidence of refund to borrower or principal reduction in the amount of $6,449.60, post-close CD, LOE and evidence of delivery to borrower within 60 days of consummation date. Remediation options (1) within 60 days of consummation expires XXXX (2) within 60 days of discovery expires XXXX remains EV2B under TILA 130(b) (3) After 60 days of discovery, no cure, Statute of Limitations - 3 Years; Expiration Date: XXXX remains EV3C - Due Diligence Vendor-08/25/2026	Ready for Review-Document Uploaded. The loan went from vested in an LLC to individual due to an updated title report. Transfer taxes were added for this reason - Seller-08/28/2026	Resolved-Received COC for increase in fees. Finding Resolved. - Due Diligence Vendor-08/31/2026	Guideline: Qualifying FICO score is at least 20 points above minimum for program - Required is 660 Borrower has 688 Months Reserves exceed minimum required - 0m reserves required, borrower reserves 5.47m.		XXXX	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)	XXXX	XX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	N/A	N/A	11020632
XXXX	XXXX	305238067	A	A	A	A	A	A	A	A							A	A										Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXXX	XX	Primary Residence	Purchase	NA			
XXXX	XXXX	305238127	A	A	A	A	A	A	A	A							A	A										ATR/QM: Exempt	ATR/QM: Exempt	XXXX	XX	Investment	Refinance	Cash Out - Other			

Exhibit 99.14

Loan ID	Seller Loan ID	Redaction ID	Original Loan Amount	Initial Credit Loan Grades DBRS	Initial Credit Loan Grades Fitch	Initial Credit Loan Grades Kroll	Initial Credit Loan Grades Moody's	Initial Credit Loan Grades S&P	Initial Compliance Loan Grades DBRS	Initial Compliance Loan Grades Fitch	Initial Compliance Loan Grades Kroll	Initial Compliance Loan Grades Moody's	Initial Compliance Loan Grades S&P	Initial Property Loan Grades DBRS	Initial Property Loan Grades Fitch	Initial Property Loan Grades Kroll	Initial Property Loan Grades Moody's	Initial Property Loan Grades S&P	Initial Overall Loan Grades DBRS	Initial Overall Loan Grades Fitch	Initial Overall Loan Grades Kroll	Initial Overall Loan Grades Moody's	Initial Overall Loan Grades S&P	Final Credit Loan Grades DBRS	Final Credit Loan Grades Fitch	Final Credit Loan Grades Kroll	Final Credit Loan Grades Moody's	Final Credit Loan Grades S&P	Final Compliance Loan Grades DBRS	Final Compliance Loan Grades Fitch	Final Compliance Loan Grades Kroll	Final Compliance Loan Grades Moody's	Final Compliance Loan Grades S&P	Final Property Loan Grades DBRS	Final Property Loan Grades Fitch	Final Property Loan Grades Kroll	Final Property Loan Grades Moody's	Final Property Loan Grades S&P	Final Overall Loan Grades DBRS	Final Overall Loan Grades Fitch	Final Overall Loan Grades Kroll	Final Overall Loan Grades Moody's	Final Overall Loan Grades S&P
XXXX	XXXX	305102250	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129654	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305108485	XXXX	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305129604	XXXX	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129616	XXXX	C	C	C	C	C	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305129619	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129646	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129644	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129623	XXXX	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129626	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305129678	XXXX	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305145214	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305129605	XXXX	D	D	D	D	D	A	A	A	A	A	C	C	C	C	C	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305232719	XXXX	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232713	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129637	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305108535	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129718	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305180443	XXXX	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
XXXX	XXXX	305180534	XXXX	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305180489	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232542	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232543	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305241207	XXXX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305214970	XXXX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305232541	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305182431	XXXX	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305214972	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232539	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232540	XXXX	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305214734	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305180480	XXXX	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305180495	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305129641	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305182253	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305182122	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232536	XXXX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305180417	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305194804	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232537	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305194827	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305182143	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305232538	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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XXXX	XXXX	305194727	XXXX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305194732	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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XXXX	XXXX	305232809	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
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XXXX	XXXX	305216227	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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XXXX	XXXX	305196358	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305227037	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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XXXX	XXXX	305227042	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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Exhibit 99.15

Loan ID	Seller Loan ID	Redaction ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
XXXX	XXXX	305102250	XXXX	XXXX	0	0	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	-.0138	Desk Review										XXXX	XXXX	.0076	84.0	0.16	XXXX	XXXX	XXXX	XXXX	XXXX	-.0138	XXXX	Moderate	XXXX																																									
XXXX	XXXX	305129654	XXXX	XXXX	0	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Low	XXXX																																									
XXXX	XXXX	305108485	XXXX	XXXX	0	0	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Low	XXXX																										XXXX															
XXXX	XXXX	305129604	XXXX	XXXX		0	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Moderate	XXXX																																									
XXXX	XXXX	305129616	XXXX	XXXX	XXXX	0	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	18.42	18.42	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Moderate	XXXX																																									
XXXX	XXXX	305129619	XXXX	XXXX	XXXX	0	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)																																																															1	XXXX	Eligible	1.9	XXXX
XXXX	XXXX	305129646	XXXX	XXXX	0	0	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Moderate	XXXX																																									
XXXX	XXXX	305129644	XXXX	XXXX	XXXX	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)																																																																				2.3	XXXX
XXXX	XXXX	305129623	XXXX	XXXX	XXXX	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Desk Review																		XXXX	XXXX	.0000	XXXX	Low	XXXX																																							1	XXXX
XXXX	XXXX	305129626	XXXX	XXXX	0	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	59.52	59.52	XXXX	XXXX	.5119	1004 URAR					XXXX	XXXX	.5119	XXXX	1004 URAR																																																														
XXXX	XXXX	305129678	XXXX	XXXX	XXXX	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0090	1004 URAR					XXXX	XXXX	.0090	XXXX	1004 URAR									XXXX	XXXX	.0000	XXXX	Moderate	XXXX																																										
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XXXX	XXXX	305180443	XXXX	XXXX	0	0	XXXX	XXXX	Appraisal Narrative	XXXX	XXXX	XXXX	XXXX	63.06	63.06	XXXX	XXXX	-.0503	Appraisal Narrative					XXXX	XXXX	-.0503	XXXX	Appraisal Narrative																																																														
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XXXX	XXXX	305238083	XXXX	XXXX	0	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	69.0	69.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)																																																																		1.2	XXXX
XXXX	XXXX	305238182	XXXX	XXXX		XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)																																																													1	XXXX	Eligible	1	XXXX
XXXX	XXXX	305238067	XXXX	XXXX	XXXX	0	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	42.5	42.5	XXXX	XXXX	-.0121	AVM										XXXX	XXXX	-.0121	97.0	0.03	XXXX	XXXX	XXXX																																																	1	XXXX
XXXX	XXXX	305238127	XXXX	XXXX	0	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)																																																																	2.3	XXXX

Exhibit 99.16

CLAYTON
A Covius Solution

JPMMT 2026-PLNQ1

October 8, 2026
Due Diligence Narrative Report

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CLAYTON CONTACT INFORMATION

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OVERVIEW

On behalf of Hometown Equity Mortgage, LLC ("Hometown"), Clayton conducted an independent third-party pre-securitization due diligence review of 5 residential loans. The due diligence for Hometown (5 loans) took place in March 2026.

JPMorgan Chase Bank, National Association ("JPMorgan") acquired the diligence on the 5 loans reviewed for Hometown through a Reliance Letter purchase and selected these loans for the JPMMT 2026-PLNQ1 transaction.

On behalf of JPMorgan Chase Bank, National Association ("JPMorgan"), Clayton conducted an independent third-party pre-securitization due diligence review of 3 residential loans. The due diligence for JPMorgan (3 loans) took place in August 2026.

This narrative report provides information about the original lender, the scope of work performed by Clayton, and the results of Clayton's review.

ORIGINATORS

Origination channels for the loans in this review:

Origination Channel	Loan Count	Percentage
Broker	5	62.50%
Correspondent Bulk	2	25.00%
Correspondent Flow without delegated underwriting	1	12.50%
Total	**8**	**100.00%**

CLAYTON'S THIRD PARTY REVIEW ("TPR") SCOPE OF WORK

The scope of work for this transaction consisted of credit, property valuation, and regulatory compliance reviews, plus a data integrity check, and was performed in accordance with rating agency[1] loan level review standards in place as of the date of the review. This is referred to as a "Full Review."

SAMPLING

For all originators in this transaction, 100% of the loans received a Full Review as described below.

Review Type Loan Counts:

Review Type	*Loan Count Reviewed by Clayton*	*Scope Applied*
Full Review	8	Clayton performed a Full Review based on the scope described below in the section titled "TPR Component Review Scope".
Total Loan Population	8	

SPONSOR ACQUISITION CRITERIA

Clayton was supplied with the related guidelines in advance of our review. The subject loans were reviewed pursuant to the applicable Originators guidelines.

---

[1] Standard and Poor's, Moody's, Fitch, Kroll, Morningstar, and DBRS

LOAN GRADING

The Sponsor Acquisition Criteria referenced above served as the benchmark for grading loans from a credit underwriting, property valuation and regulatory compliance perspective, as applicable. Each loan received an "initial" and a "final" grade. The "initial" grade was assigned during the initial loan review. The "final" grade takes into account additional information and supporting documentation that may have been provided by the originators to clear outstanding conditions. Clayton's loan grading is solely based on Clayton's independent assessment of all guideline exceptions and compensating factors for each of the component reviews. Clayton is providing a comprehensive loan-level analysis as part of this pre-securitization reporting package that includes initial grades, final grades and detailed commentary on the rationale for any changes in grades, and sets forth compensating factors and waivers.

Clayton's loan grading complied with rating agency grading definitions published by Moody's, Standard and Poor's, Fitch, Morningstar/DBRS and Kroll.

Grade Description	Credit		Property		Compliance	
	Multiple*	S&P	Multiple*	S&P	Multiple*	S&P
No exceptions noted	A	A	A	A	A	A
Satisfied (previously material) exceptions	A	A	A	A	A	A
Non-material exceptions noted	B	B	B	B	B	B
Material, exceptions noted	C	C	C	C	C	C
Material documentation missing	D	D	D	D	D	D

** This grade definition is used by multiple entities, including Moody's, Kroll, DBRS, Morningstar, and Fitch*

TPR COMPONENT REVIEW SCOPE

Clayton examined each loan file with respect to the presence or absence of relevant documents, enforceability of mortgage loan documents, and accuracy and completeness of data fields. Clayton relied on the accuracy of information contained in the loan documentation provided to Clayton.

CREDIT REVIEW

Clayton's Credit scope of review conducted on this transaction included the following elements (for more detail, please refer to Appendix A and to the guidelines cited above):

- Assessed whether the characteristics of the mortgage loans and the borrowers conformed to the Sponsor Acquisition Criteria cited above;
- Re-calculated LTV, CLTV, income, liabilities, and debt-to-income ratios (DTI) and compared these against the Sponsor Acquisition Criteria;
- Analyzed asset statements in order to determine whether funds to close and reserves were within the Sponsor Acquisition Criteria;
- Confirmed that credit scores (FICO) and credit histories were within the Sponsor Acquisition Criteria;
- Evaluated evidence of borrower's willingness and ability to repay the obligation;

- Examined income, employment, assets, and occupancy status for reasonability; and
- Examined Data Verify/Fraudguard/Interthinx or similar risk evaluation report, which was ordered by the Seller and received by Clayton for Nationwide Multistate Licensing System and Registry ("NMLS") and occupancy status alerts. Clayton researched alert information against loan documentation and assigned loan conditions accordingly.

PROPERTY VALUATION REVIEW

Clayton's Property Valuation scope of review conducted on this transaction included the following elements:

- Original Appraisal Assessment (8 loans)
  - Clayton reviewed the original appraisal provided to determine whether the original appraisal was complete, thorough and the original appraised value was reasonably supported.
  - For more detail on the original appraisal review scope and desk review definitions, please refer to Appendix B and to the guidelines cited above.

- Value Supported Analysis (8 loans)
  Clayton applied a cascade methodology to determine if the original appraised value was reasonably supported when compared to an independent third party valuation product. Clayton had independent access to all products listed below.
  For loans reviewed:
    - 6 loans had a collateral underwriter through Fannie/Desktop Underwriter of 2.5 or less and therefore did not require a 3rd party product (2 of these loans had an additional valuation product in file to also show support for value).
    - 1 loan had an Automated Valuation Model in file to show support for value.
    - 2 loans had a Desk Review in file to show support for value.
    - 1 loan had a second Full Appraisal in file to show support for value.

REGULATORY COMPLIANCE REVIEW

Clayton's regulatory compliance scope of review conducted on this transaction included the elements summarized below.
(For more detail, please refer to Appendix C.)

Clayton utilized its proprietary eCLAS engine for regulatory compliance testing.

The scope of the compliance review performed is summarized below:

- Tested for certain applicable federal, state and local high cost and/or anti-predatory laws;
- Tested for state-specific consumer protection laws including late charge and prepayment penalty provisions;
- Truth-in-lending/regulation Z (TILA) testing included the following:
  - Notice of Right to Cancel (Right of Rescission) adherence if applicable;
  - TIL Disclosure Timing (3/7/3) and disclosure content;
  - TIL APR and Finance charge tolerances;
  - Timeliness of ARM Disclosures (if applicable);
  - Section 32 APR and Points and Fees Thresholds and prohibited practices;

  - Section 35 Higher Priced Mortgage Loans thresholds and applicable escrow and appraisal requirements;
  - Prohibited Acts or Practices including Loan Originator compensation rules, NMLSR ID on documents, financing credit Insurance, mandatory arbitration clauses, and NegAm Counseling;
  - Prepayment Penalty restrictions;
  - QM/ATR Review: On applicable loans, test compliance with applicable Qualified Mortgage (QM) and Ability to Repay (ATR) requirements defined under the Dodd-Frank Wall Street Reform and Consumer Protection Act as promulgated by the Consumer Financial Protection Bureau, as further described on Appendix C attached hereto
  - For loans identified as QM based upon the revised QM definition, the scope included identifying whether loans met the QM definition in terms of loan term, fees and product features, and also whether (1) the loan's APR did not exceed the QM APOR threshold applicable to the loan and (2) that the lender considered and verified income, assets and debt in accordance with the revised QM standards.
  - Clayton included in its review an analysis to determine if the lender's underwriting deviated from the VSH guidelines that lender's documented that they used. This scope only applies if the lender underwrote the loan to either chapters B3-3 through B3-6 of the Fannie Mae Single Family Selling Guide published June 3, 2020; or sections 5102 through 5500 of the Freddie Mac Single-Family Seller/Servicer Guide, published June 10, 2020. See Appendix C for more detail.
  - TILA/RESPA Integrated Disclosure Scope ('Covered Loans' on or after 10/3/2015); SFA RMBS 3.0 TRID Compliance Review Scope as further described on Appendix C attached hereto.
- Real Estate Settlement Procedures Act (RESPA) laws and regulations testing included the following, for loans other than 'Covered Loans' and loans with an Application Date prior to 10/3/2015:
  - GFE initial disclosure timing and content;
  - Confirmed the file contains the final HUD1 Settlement Statement;
  - GFE to HUD1 evaluation for 0% and 10% fee tolerances;
  - Homeownership Counseling Notice; and
  - Affiliated Business Disclosure if applicable.

OF NOTE: As of October 3, 2015 ("TRID Effective Date"), Clayton commenced testing applicable loans subject to the TRID Effective date against a TRID scope of review that was based on outside counsel's interpretations of the published regulations as of the TRID Effective Date. Clayton's scope was commercially reasonable as it relates to a Third Party Review ("TPR") firm's role as TPR conducting an independent third-party pre-securitization due diligence review ("Initial TRID Scope"). The Initial TRID Scope was created with guidance from outside counsel.

On, June 15th, 2016 SFA published its RMBS 3.0 TRID Compliance Review Scope © documentation, developed under the leadership of members from TPR firms across the industry and SFA's RMBS 3.0 Due Diligence, Data and Disclosure Working Group. The RMBS 3.0 TRID Compliance Review Scope was created with an aim to facilitate a uniform testing and risk identification standard as it would apply to an assignee, as a result of a consistent Truth-In-Lending Act liability interpretation according to the understanding of prevailing legal precedent and informal written guidance and webinars offered by the CFPB, as it applies to the Know Before You Owe / Truth In Lending Act ("TILA) – Real Estate Settlement Procedures Act ("RESPA") Integrated Disclosure ("TRID") Rule (78 FR 79730, as amended). RMBS 3.0 TRID Compliance Review Scope may be formally amended by the SFA RMBS 3.0 Due Diligence, Data and Disclosure Working Group as clarifying regulations may be promulgated on a go forward basis, as well as any binding judicial interpretations of the underlying law.

Following the June 15th , 2016 formal publication of the RMBS 3.0 TRID Compliance Review Scope ©, Clayton reviewed prior testing results dating back to the TRID Effective Date, and applied the enhanced RMBS 3.0 TRID Compliance Review Scope to such loans upon the affirmative election by JPMorgan.

Compliance Review (Business Purpose, Non-Owner Occupied)

Non-Owner Occupied Scope: Most consumer protection laws are designed to afford protection to borrowers who are entering into a loan that will be secured by their residence. For most high cost and higher-priced laws, as well as rescission, the only loans covered by the law are loans secured by the borrower's (or in the case of rescission a title holder's) principal residence. Most other consumer protection laws extend to a borrower's secondary residence, which under TILA and RESPA is a residence that they occupy at least 2 weeks during the year. Further, if the loan is for a business purpose it is often excluded from consumer protection laws regardless of occupancy, including TILA (whereas if it is secured by non-owner occupied but for a personal, family or household purpose it is more likely to be covered).

Therefore, the list of laws that Clayton tests that apply to a loan secured by non-owner occupied property for a business purpose is limited. Regulatory Compliance testing of Business Purpose Loans consists of the following:

State and Federal High Cost and Higher-Priced:

- Cook County High Cost Ordinance
- Chicago High Cost Ordinance

Clayton currently tests the Chicago and Cook County ordinances due to vague language around loans for a business purpose not related to the property. While the state of Illinois has similar language, Clayton's audit law firm determined that only principal residences should be tested for IL high cost.

Anti-predatory lending laws

- Virginia Lender and Broker Act after 6/1/2008
- Minnesota §58 on or after 8/1/2008

Prepayment Penalties and Late Charges in certain states

National Flood Insurance Program for 1-4 unit residential properties (Transaction Date on or after 1/1/2016 for regulated lenders)

- Sufficiency of coverage
- Escrow of insurance payment

DATA CAPTURE

Clayton collected data fields required to create American Securitization Forum ("ASF") data tape. The file format is provided as part of the pre-securitization reporting package. Additionally, Clayton captured rating agency required data points relating to ATR/QM determination, which is provided in the reporting package.

DATA INTEGRITY

Clayton utilized its proprietary eCLAS tool to determine tape to file accuracy of each reviewed loan, by completing the following steps:

- Tape data received from the lender/client is stored in eCLAS;
- Loan Reviewer collects validated loan data in eCLAS;
- Each received data point is compared to its counterpart collected data point;
- Discrepancies found during comparison are stored; and
- Each discrepancy is reported on the Clayton Loan Level Tape Compare.

DATA COMPARE RESULTS

Clayton provided JPMorgan with copies of the Loan Level Tape Compare Upload which shows the differences between the data received by the sellers versus the data captured by Clayton during the loan review.

Field Name	#	Accuracy %
Appraised Value	2	75.00%
Borrower DSCR Percent	1	87.50%
Cash Reserves	2	75.00%
Combined Loan to Value	1	87.50%
DTI (Back)	1	87.50%
Loan Purpose	2	75.00%
Months PITI Reserves	5	37.50%
Prepayment Penalty	1	87.50%
Property Type	1	87.50%
Representative Score	2	75.00%

CLAYTON DUE DILIGENCE RESULTS

Below are the initial and final overall loan grades for this review, as well as the credit, property valuation, and regulatory compliance component review grades.

Initial and Final Overall Loan Grade Results

Loan Pool (8 loans)

		Overall Grade Migration				
		Initial				
		A	B	C	D	Total
Final	A	5				5
	B		1	1	1	3
	C					0
	D					0
	Total	5	1	1	1	8

The overall grade summary reflects the combination of the credit, property valuation and regulatory compliance component reviews into one overall grade. The overall grade assigned is the most severe grade from each of the component reviews.

Initial and Final Credit Component Grade Results

		Credit Grade Migration				
		Initial				
		A	B	C	D	Total
Final	A	6				6
	B			1	1	2
	C					0
	D					0
	Total	6	0	1	1	8

Initial and Final Property Valuation Grade Results

		Property Valuation Grade Migration				
		Initial				
		A	B	C	D	Total
Final	A	7				7
	B		1			1
	C					0
	D					0
	Total	7	1	0	0	8

Initial and Final Regulatory Compliance Grade Results

		Compliance Grade Migration				
		Initial				
		A	B	C	D	Total
Final	A	4				4
	B					0
	C					0
	D					0
	Total	4	0	0	0	4

The total count of loans that received a compliance review (4 loans) varies from the overall pool count (8 loans) due to investor loans not having applicability for compliance results.

CLAYTON THIRD PARTY REPORTS DELIVERED

Clayton furnished the following reports on this transaction:

1. Narrative Report
2. Rating Agency Attestations
3. Exception Report
4. Guideline Key
5. Rating Agency Grades Report
6. Supplemental Report
7. Tape Compare Report
8. Valuations Report

APPENDIX A: CREDIT REVIEW SCOPE

For each mortgage loan, Clayton performed a guideline review utilizing specific guidelines furnished at the time of the review.

A. Verified that the characteristics of the mortgage loan and borrower conformed to the Sponsor Acquisition Criteria requirements including:
  - DTI
  - LTV/TLTV/HLTV
  - Credit score
  - Income and employment
  - Assets and reserves
  - Property type and use eligibility; and if the property type was a condominium or cooperative, assessed project adherence
  - Borrower eligibility, including:
    - Citizenship status
    - Non- occupant co-borrower
  - Transaction eligibility, including:
    - Maximum loan amount
    - Loan purpose
    - Occupancy
  - Noted any approved exceptions or waivers by the originator and/or aggregator to guidelines; verified that approved exceptions included required, documented compensating factors

B. As part of the guideline review, Clayton performed a credit analysis during which various documents were examined, including:
  - Uniform Residential Loan Application reviewed to determine:
    - Initial loan application was in the loan file and was signed by all borrowers
    - Final loan application was in the loan file and was complete
    - Information and debts disclosed on loan application aligned with related documentation in the loan file
  - Employment analyzed and verified through use of various documents, including:
    - Income documentation
    - Verbal and/or written verifications of employments (VVOE, VOE)
    - CPA letter
    - Business licenses
    - Tax transcripts (IRS Form 4506-T)
    - Other documentation in loan file
  - Income review included:
    - Required income documentation for all borrowers was present and within required time period
    - Documents did not appear to have been altered or inconsistent
    - IRS Form 4506-T
      - Signed by all borrowers and processed by the originator
      - Compared IRS tax transcripts to income documentation and noted any inconsistencies
    - Income was recalculated and was documented with applicable documentation, including:
      - Tax returns
      - Financial statements

        - ■ Paystubs
        - ■ W-2s
        - ■ 1099
        - ■ IRS documents
        - ■ Bank statements
        - ■ Lease agreements
        - ■ Award letters
        - ■ Other documentation in loan file
- ○ Asset review included:
    - – Asset documentation required to verify down payment, closing costs, prepaid items and reserves was present and within required timeframe, including:
        - ■ Verification of deposits (VOD)
        - ■ Depository account statements
        - ■ Stock or security account statements
        - ■ Gift funds
        - ■ Settlements statements
        - ■ Other evidence of conveyance and transfer of funds, if a sale of assets was involved
        - ■ Other documentation in loan file
    - – Asset documents were reviewed to determine any large deposits and appropriate sourcing of funds
- ○ Credit Report review included:
    - – Complete copy of report was in loan file
    - – Report was dated within required timeframe
    - – All borrowers were included in the report
    - – Checked any fraud alerts against related loan file documentation
    - – Verified all disclosed mortgage debt on credit report against the loan application (under the schedule of real estate owned) for accurate debt ratio calculation
    - – Compared liabilities listed on the credit report against the loan application for accurate debt ratio calculation
    - – Captured and utilized appropriate credit score for guideline review
- ○ Title policy review included:
    - – Title interest – determined if
        - ■ Fee simple
        - ■ Leasehold estate
    - – Appropriate vestee(s) were listed on title policy
    - – Amount of coverage was greater than or equal to the original principal amount of the mortgage
    - – Applicable title endorsements were present
    - – Checked for any encumbrances, encroachments and other title exceptions affecting the lien identified through the title search; verified that each issues was addressed in the transaction
    - – Reviewed the chain of title and duration of ownership by seller or borrower (whichever was applicable)
    - – Captured monthly tax payments in debt ratio calculation
- ○ HUD1 (Settlement Statement) review included:
    - – Funds to close identified and analyzed against borrower's assets
    - – Seller contributions did not exceed maximum allowed
    - – Subject property, seller and borrower aligned with other loan documentation
    - – Disbursements and pay-offs included in debt ratio calculations

    - Loan purpose confirmed
- Hazard/Flood insurance review included:
    - Verified presence of required hazard insurance and flood insurance (if required)
    - Confirmed that any required insurance was for the:
        - Correct borrower
        - Correct property
        - Correct lender
        - Correct loan number
        - Life of loan, if flood insurance required
    - Confirmed that any required insurance minimum coverage amount and policy period
    - Reviewed for evidence that any required insurance policy premium was paid
    - Confirmed that the mortgagee clause listed the lender's name and "its successors and assigns"
    - Confirmed that the payment amount on any required insurance was included in the debt ratio calculation
- Mortgage Insurance review included:
    - Determined if mortgage insurance is required
    - Captured mortgage insurance name, certificate # and percentage guarantee (when required)

C. For each mortgage loan, Clayton examined the mortgage or deed of trust for evidence of recordation. In lieu of a copy of the mortgage or deed of trust with recording information, a copy of the mortgage or deed of trust that is stamped "true and certified copy" by the escrow/settlement agent plus recording directions on closing instruction documentation was utilized as evidence for recording.

D. For each mortgage loan, Clayton utilized the results from an independent, third-party fraud tool along with information in the loan file to identify and address any potential misrepresentations including:

- Borrower identity
    - Social Security inconsistencies
    - Borrower name variations
- Occupancy
    - Borrower address history
    - Subject property ownership history
- Employment
- Licensing – reviewed NMLS data for:
    - Mortgage lender/originator
    - Loan officer
- OFAC

APPENDIX B: ORIGINATION APPRAISAL ASSESSMENT

For each Mortgage Loan, Clayton performed the following origination appraisal analysis:

A. Verified that the mortgage loan file contained an appraisal report and that it met the following criteria:

- Appraisal report used standard GSE forms, appropriate to the property type:
  - FNMA 1004/FHLMC 70 – Uniform Residential Appraisal Report. Used for 1-unit properties, units in planned unit developments (detached PUDs) and condominium projects that consist solely of detached dwelling (site condominium)
  - FNMA 1073/FHLMC 465 – Individual Condominium Report. Used to appraise a unit in a condominium project or a condominium unit in a PUD (attached PUD)
  - FNMA 1025/FHLMC 72 – Small Residential Income Property Appraisal Report. Used for all two-to-four unit residential income properties, including two-to-four unit properties in a PUD
  - FNMA 2090 – Individual Cooperative Appraisal Report. Used for individual cooperative units
  - FNMA 2000/FHLMC 1032 – One Unit Residential Appraisal Field Review
  - FNMA 2000a/FHLMC 1072 – Two to Four Unit Residential Appraisal Field Review

- Appraisal report was reasonably complete and included:
  - Appraisal report form, certification, statement of limiting conditions and scope of work
  - Accurate identification of the subject property
  - Accurate identification of the subject loan transaction
  - Accurate identification of the property type, in both land and improvements
  - All required attachments including:
    - Subject front, rear and street photos and valued features
    - Subject interior photos – kitchen, all baths, main living area, updates/upgrades, deferred maintenance
    - Photos of all comparable sales and listings
    - Location map
    - Exterior sketch of property with dimensions
    - 1004MC Market Conditions Report
  - Evidence that appraisal report was made "As Is" or provided satisfactory evidence of completion for all material conditions
  - Appraisal date met supplied Sponsor Acquisition Criteria
  - If applicable to Sponsor Acquisition Criteria requirements, a second full appraisal was furnished and met Sponsor Acquisition Criteria

B. Performed a general credibility assessment of the results of the appraisal per Title XI of FIRREA and USPAP based on the following criteria:

- Title XI of FIRREA:
  - If the appraisal was completed by a trainee or licensed appraiser unqualified to independently sign the report, an appropriately licensed appraiser co-signed as a supervisory appraiser and inspected the property

    - Determined that either the appraiser or supervisory appraiser was appropriately licensed by verifying the appraiser's license included in the appraisal.
    - Reviewed for the presence of any "red flags" related to the mortgaged property that may have posed a risk to the property or occupants
- USPAP
    - Confirmed that the appraiser developed and communicated their analysis, opinion, and conclusion to intended users of their services in a manner that is meaningful and not misleading and that the appraisal is signed.

C. Reviewed and graded the appraisal valuation to the following criteria:

- Appraised value was reasonably supported. Utilized the following review in making value supported determination:
    - Comps used were located reasonably close to the subject property and if not the reason was satisfactorily explained
    - Comps used were reasonably recent in transaction date and if not the reason was furnished
    - Comps used were reasonably similar to the subject property and if not an explanation was supplied
    - Appraised value of the subject was bracketed by the sales prices of the comps and if not the reason was furnished
    - Adjustments were reviewed and appeared reasonable utilizing the 15% net/25% gross guideline.
- Property was complete. However, if the property was not 100% complete, then any unfinished portion had no material impact to the value, safety, soundness, structural integrity, habitability or marketability of the subject property
- Appraisal was reviewed for any indication of property or marketability issues. Utilized the following key points in making determination:
    - Appraisal was made on an "As Is" basis or provides satisfactory evidence of completion of all material conditions
    - Property usage was reviewed for zoning compliance
    - Property utilization was reviewed to determine it was "highest and best use"
    - Neighborhood values were reviewed to determine if declining
    - Market conditions were reviewed to determine indication of possible marketability issues:
        - Location
        - % built up
        - Growth rate
        - Demand/supply
        - Marketing time
        - Predominant occupancy
    - Physical condition of the property was reviewed to determine that the property condition was average or better
    - Style of property was reviewed to determine if unique property
    - Any health and safety issues were noted and/or remediated
    - Locational and/or environmental concerns adequately addressed if present

D. Property Eligibility Criteria – Clayton reviewed the property to determine that the property met the client supplied eligibility requirements. Examples of ineligible property types may include:

- 3 to 4 unit owner occupied properties
- 2 to 4 unit second homes
- Unwarrantable or limited review condominiums
- Manufactured or mobile homes
- Condotel units
- Unique properties
- Working farms, ranches or orchards

  - Mixed-use properties
  - Properties subject to existing oil or gas leases
  - Properties located in Hawaii Lava Zones 1 and 2
  - Properties exceeding Sponsor Acquisition Criteria requirements for excess acreage

E. Properties Affected by Disasters Criteria – Clayton reviewed the appraisal date against any FEMA Declared Disaster Areas that were designated for Individual and/or Public Assistance due to a federal government disaster declaration.
  - If the appraisal date is before the FEMA Effective Date for any of the disasters listed, Clayton will specify whether or not there has been a property inspection since the date listed, the latest inspection date, whether or not new damage has been indicated, and the amount of said damage.

F. Disclaimer
  - The individuals performing the aforementioned original appraisal assessment are not persons providing valuations for purposes of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraisers under Federal or State law, and the services being performed by such persons do not constitute "appraisal reviews" for purposes of USPAP or Federal or State law.
  - Clayton makes no representation or warranty as to the value of any mortgaged property, notwithstanding that Clayton may have reviewed valuation information for reasonableness
  - Clayton is not an 'AMC' (appraisal management company) and therefore Clayton does not opine on the actual value of the underlying property
  - Clayton is not a 'creditor' within the meaning of ECOA or other lending laws and regulations, and therefore Clayton will not have any communication with or responsibility to any individual consumer concerning property valuation.
  - Clayton does not check to see if the appraiser is on the Freddie Mac exclusionary list

G. Desk Review definitions
  - Clear Capital "CDA" means a written retrospective analysis of an appraisal of residential real property relating to completeness, reasonableness, and relevance. The relevant appraisal shall be provided to Clear Capital by Customer. The CDA will offer an alternative value, if deemed appropriate, based on the analysis of the competitive market as of the effective date of the appraisal provided. The CDA will also provide an analysis of the appraisal provided, including supporting narrative and data to fully support the CDA value and outline deficiencies within the appraisal. The CDA will also contain a Risk Score and Risk Indicators based upon the findings of the analysis for the appraisal provided to Clear Capital by Customer.
  - ProTeck's Appraisal Risk Review (ARR) is an enhanced desk review of the original appraisal in the file completed by a licensed appraiser. The ARR validates subject and comparable data and characteristics, confirms the original appraiser's methodologies, credentials, and commentary to insure compliance with regulatory requirements and industry accepted best practices, and flags all risk factors while also providing final value reconciliation used to grade the loan.

APPENDIX C: REGULATORY COMPLIANCE REVIEW SCOPE

This appendix provides an overview of Clayton's proprietary compliance system for 1-4 family residential mortgage loans in the due diligence process to determine, to the extent possible and subject to the caveats below, whether the loans comply with federal, state and local laws. The Disclaimer section explains limitations that you should be aware of. Additional details on the items listed below as well as Clayton's state, county and municipal testing can be provided upon request. The compliance engine is fully integrated into Clayton's proprietary due diligence platform, eCLAS.

Federal Law

A. **RESPA and Regulation X:** Loan level analysis on the following:
  - GFE/HUD1: confirm the correct version of the GFE and HUD1 were properly completed under the Regulation X Final Rule that became mandatory on January 1, 2010
  - Initial Good Faith Estimate, (GFE): timing and content of the initial disclosure
  - Final GFE: Verification that increases to fees from the initial GFE were disclosed within 3 days of valid changed circumstance documentation within the loan file
  - Final HUD1 Settlement Statement: verify the loan file contains the final HUD1 and the loan terms on the HUD1 correspond to the actual loan terms from the Note
  - Final GFE to HUD1 tolerance fee evaluation: confirm the fees charged on the HUD1 do not exceed the Final GFE in the 0% or 10% fee tolerance categories, including a review for a Settlement Service Provider List if the lender excludes fees that the borrower can shop for.
  - Affiliated Business Disclosure: if the loan file indicates the lender or broker referred the borrower to a known affiliate, confirm the disclosure was provided to the borrower
  - Homeownership Counseling Notice: for loan applications on or after 1/10/2014, confirm the notice was provided to the borrower within 3 days of application

B. **Truth in Lending Act and Regulation Z** - Loan level analysis on the following:
  - TIL Disclosure: Content of Disclosures – perform an independent recalculation of the finance charges and APR to determine whether the amounts disclosed on the final TIL were within allowable tolerances. Payment schedule accuracy, including under the Mortgage Disclosure Improvement Act for loans applications on or after January 30, 2010. Additional disclosure content with a focus on the consistency of the prepayment penalty disclosure and assumption policy with the note and security instrument.
  - Mortgage Disclosure Improvement Act, (3/7/3 rule): Confirm the timing of the initial TIL disclosure within 3 days of application, 7 days prior to consummation, and corrected TIL disclosures provided at least 3 days prior to consummation for applications received on or after July 30, 2009 (Section 19)
  - ARM Disclosure: confirm these disclosures are in the file within 3 days of application, or 3 days of the borrower discussing ARM programs identified within the loan file
  - Right of Rescission – Review the disclosure form type, disclosure timing, disclosed dates, other material disclosures, and the loan disbursement (Section 23)
  - High Cost mortgage thresholds for points and fees (Section 32)
  - High Cost Prohibited Acts and Practices upon request (Section 33)
  - Higher Priced Mortgage Loan thresholds for APR in relation to the APOR. Including Escrow and appraisal requirements (Section 35)
  - Prohibited Acts or Practices including testing the Loan Originator compensation rules, NMLSR ID on documents, financing Credit Insurance, mandatory arbitration clauses, and NegAm Counseling (Section 36)
  - ATR/QM Ability to Repay, aka Minimum Standards for Transactions: for applications on or after 1/10/2014, confirm the loan file contains documentation to evidence the lender considered and verified the borrower has the ability to repay in accordance with the ATR requirements This included identifying whether QM loans met agency exemptions or were underwritten in accordance with Appendix Q or the revised QM definition as described below. Non QM loans will be reviewed to ensure the lender documented that they considered and verified the 8 underwriting factors as required for

ATR compliance. This review also includes evaluating loans against the new TILA prepayment penalty restrictions (Section 43)

- For loans identified as QM based upon the revised QM definition, the scope included identifying whether loans met the QM definition in terms of loan term, fees and product features, and also whether (1) the loan's APR did not exceed the QM APOR threshold applicable to the loan and (2) that the lender considered and verified income, assets and debt in accordance with the revised QM standards.
- For loans identified as QM under the revised QM definition, as applicable, an added element was to identify whether the lender used guidelines that provided a Verification Safe Harbor, based on the following review scope:
  - lender provided a VSH Indicator. (The VSH indicator was provided within the loan images, on the data tape, or as part of the loan program/guidelines being originated to.) The loan guidelines utilize one of the specified GSE June 2020 guidelines to meet VSH. In the event the lender has identified the loan to have VSH status, then the TPR firm reviewed to identify documentation variances that would cause one to question the VSH attestation from the lender. If variances are identified then the loan would not be identified by the TPR firm to meet the VSH documentation requirements under either the Fannie Mae guidelines or under the Freddie Mac guidelines.
  - Under this review scope, if an AUS provides a lesser documentation standard than the Safe Harbor guideline and the Safe Harbor guideline does not contain a specific allowance for the reduced documentation, the AUS in and of itself will not evidence of VSH. For example, Section B3-3.5 of the Fannie Mae guidelines contains two instances where lesser DU documentation is allowable.
  - Clayton does not independently affirm that the lender's guidelines meet VSH or that a court would determine that the lender met the QM consider and verify standards.

- TILA/RESPA Integrated Disclosures ("TRID")
  - Test whether or not the loan is subject to disclosure on TRID documents, the Loan Estimate ("LE") and Closing Disclosure ("CD")
  - Pre-application Requirement Testing:
    - Pre-application forms cannot look similar to the LE
    - Pre-application forms must contain the required disclaimer ("Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan").
  - Timing Requirements:
    - The LE was delivered or placed in the mail within 3 business days of the broker or lender receiving an application.
    - The loan does not consummate (Clayton looks to the later of the note date or notary date) until the later of seven business days after the LE is delivered or placed in the mail and three business days after the CD (or Corrected CD when a new three-day waiting period is triggered) is received.
    - That a revised LE or CD is provided within three business days of the lender having knowledge of the information that led to the change.
  - Fee Tolerances:
    - Zero and ten percent tolerance fees are only reset with a valid and timely change of circumstance.
    - If a credit or refund is made, that it is sufficient to cover Clayton's calculated under-disclosure.
  - Payment Schedule Accuracy:
    - The number of columns and timing of changes to payments as well as the mortgage insurance drop-off match Clayton's calculated payment schedule.
    - Interest-only periods and final balloon payments are accurately completed.
    - The total of the principal and interest payment, mortgage insurance and escrow amounts add up correctly.
    - When applicable, that the AIR and AP tables are consistent with Clayton's calculations.

- Accuracy of the Loan Calculations
  - Amount Financed
  - Finance Charge
  - Total of Payments
  - Total interest percentage
- Technical Requirements
  - Compliance with the TRID rounding rules.
  - Compliance with specified formatting requirements.
  - Compliance with date entry requirements (such as when a field, if not applicable, must be present and left blank).
  - Alphabetization of fees.
  - Title fees preceded by "Title –."
  - Column or similar limits such as four columns for Projected Payments and a maximum of thirteen Origination Charges on the LE.
- Consistency within and across forms
  - Once a fee is disclosed it must remain substantially the same name across disclosures.
  - Consistency between the Costs at Closing and Calculating Cash to Close tables, for which there is a version for transactions with a seller and an optional, but not required, version for transactions without a seller. They should be consistent within and across disclosures.
  - Where amounts in a table reference that they are derived from another section of the form, that the amounts match the amount in the section referenced.
  - Escrow amounts disclosed in the Projected Payments section tie out to the escrow amounts detailed in the Loan Disclosures section.
- Completion of the LE and CD
  - All required fields not specifically listed herein are completed or left blank in accordance with TRID rules; creditor information, contact information, rate lock information, etc.
  - For areas where multiple options are provided, such as Assumption, Negative Amortization and Liability after Foreclosure, only one option is indicated.
  - That there is either a signature or a Loan Acceptance statement on the form.
- Waivers
  - Clayton will capture if the borrower waived their waiting period and the sufficiency of the waiver under TRID. However, based on past experience with clients, Clayton will also issue an exception for the loan closing early.
- Corrected CD requiring a new waiting period
  - Whether the APR increased or decreased outside of tolerance requiring a new waiting period and whether that waiting period was provided. For APR decreases Clayton will look to whether the APR decreased due to a reduced finance charge, which will be considered to be within tolerance.
  - Whether the product or a product feature changed which requires a new waiting period and whether that waiting period was provided.
  - Whether a prepayment penalty was added requiring a new waiting period and whether that waiting period was provided.
- Post-Close CD's
  - Corrected CD's provided with a post-close refund.

    - Post-close CD's to correct numerical errors based on events (such as recording) occurring within 30 days of consummation.
    - Post-close CD's to correct non-numerical clerical errors required within 60 days of consummation.
  - Related Documentation
    - Provision and timing of Your Home Loan Toolkit (first lien, purchase-money loans)
    - Written List of Providers, when there are items in in the Services You Can Shop For category (can impact fee tolerances)
    - Affiliated Business Disclosure (can impact fee tolerances)
  - Outside of Clayton's default TRID scope:
    - Accuracy of the LE in terms of whether fees are within the correct category and loan terms where we would need a Note to verify. More detailed testing will occur by comparing the final CD to the Note terms.
    - Whether the Liability after Foreclosure selection is correct for the property state.
    - Accuracy of the Aggregate Adjustment amount.
    - Presence and accuracy of the Seller's Transaction columns of the Summaries of Transactions section.
    - Accuracy of the Contact Information for the lender, broker and settlement agent. Clayton will look for discrepancies across forms, but is not independently verifying the information.

C. FACTA - the Credit Score, Key Factors, and Notice to Home Loan Applicant disclosures

D. HMDA – Whether the loans is Rate Spread threshold reportable.

STATE, COUNTY and MUNICIPAL LAW

A. Higher-Priced

Clayton test whether a loan meets the thresholds for a higher-priced, rate spread, subprime or nonprime mortgage loan, and whether such loan meets regulatory requirements, in the following states:

Higher-Priced		
California	Maryland	New York
Connecticut	Massachusetts (subprime ARMS to first time homebuyers)	North Carolina
Maine	Minnesota	

B. State/Local High Cost

Clayton test whether a loan meets the thresholds for a high cost or covered loan in the following states, counties and municipalities, and also tests for compliance with provisions in such laws that apply to all loans subject to high cost testing:

State/Local High Cost		
Arkansas	Maine	Pennsylvania
California	Maryland	Rhode Island, including the Providence ordinance

State/Local High Cost		
Colorado	Massachusetts	South Carolina
Connecticut	Nevada	Tennessee
District of Columbia	New Jersey	Texas
Florida	New Mexico	Utah
Georgia	New York	Vermont (High Rate, High Point law)
Illinois, including the Cook County and Chicago ordinances	North Carolina	Wisconsin
Indiana	Ohio, including Cleveland Heights ordinance	
Kentucky	Oklahoma	

C. Anti-Predatory

Several states have laws that do not create a separate class of high cost or higher-priced mortgage loans, but set APR or finance charge ceilings and may also set forth similar anti-predatory lending restrictions as found in high cost laws. Clayton tests for compliance with such laws in the following states:

- Minnesota (Mortgage Originator and Service Licensing Act)
- Puerto Rico (Office Regulation 5722)
- Texas (Texas Finance Code)
- West Virginia (Residential Mortgage Lender, Broker and Servicer Act).

D. Borrower's Interest

Clayton uses a module that reports to the client the factors that the client can weigh to determine whether or not the loan is in the borrower's interest, and also makes a mathematical determination as to whether or not there is at least one benefit. This module is only used in the following states, where the laws or releases by the regulators provide an indication of some standards that can be applied.

Borrower's Interest		
Maine	Ohio	South Carolina
Massachusetts	Rhode Island	

E. Consumer Protection

Several states have laws that neither create a separate class of high cost or higher-priced mortgage loan, nor impose a ceiling on the overall fees or APR, but nonetheless contain requirements and restrictions on mortgage loans that may impact the assignee or the lien. Clayton tests for compliance with such laws, including late charge and prepayment penalty provisions, in the following states and municipalities:

Consumer Protection	
Alabama (the "Mini-code")	Nebraska (Mortgage Bankers Registration and Licensing Act and the Installment Loan Act)
Hawaii (Financial Services Loan Company Act)	Nevada (AB 440
Idaho (Residential Mortgage Practices Act)	Ohio (Consumer Sales Practices Act; whether the loan is in Summit County)
Illinois (both versions of the Cook County Predatory Lending Database; Illinois Residential Mortgage Licensing Act)	Texas (Article XVI, Section 50(a)(6) of the Texas Constitution)
Iowa (Consumer Credit Code)	Utah (Consumer Credit Code)
Kansas (Consumer Credit Code)	Virginia (Mortgage Lender and Broker Act)
Kentucky (HB 552)	Washington (Consumer Loan Act and Responsible Mortgage Lending Act)
Maryland (DLLR Regulations, Commercial Law)	West Virginia (Consumer Credit Protection Act)
Massachusetts (Attorney General regulations)	Wyoming (Residential Mortgage Practices Act)
Michigan (Consumer Mortgage Protection Act)	

See attached Exhibit A - Consumer Protection Laws for additional details on the specific components of the aforementioned Consumer Protection laws that are evaluated as part of the Clayton Compliance Review Scope:

F. Texas Equity

In addition to identifying whether Texas refinances are cash out transactions subject to the Texas Constitution Article 16 Section 50(a)(6) requirements, Clayton reviews the title report to confirm prior loans being refinanced are continuous purchase money and not (a)(6) loans. In the event a loan is determined to be a Texas Home Equity loan, the underwriter reviews the loan images to confirm the loan meets the Texas requirements including maximum LTV/CLTV, 3% fee cap, product restrictions and the required disclosures were provided to the borrower in accordance with required timelines.

GSE Testing

Clayton can review loans to determine whether they comply with Fannie Mae's and Freddie Mac's Points and Fees threshold tests. These fee limitations of 5% for all loans with application dates prior to 1/10/2014 were reduced to 3% on Primary and Second Homes for applications on or after 1/10/2014. If requested, loans can be reviewed to determine whether the loan is a residential mortgage transaction ineligible for delivery due to its APR or fees exceeding the HOEPA thresholds. Clayton offers Lender Letter and non-traditional mortgage testing for Fannie Mae. (Note: Fannie Mae requires a non-disclosure agreement between the client and Fannie Mae for Clayton to report these results.)

Disclaimer

Please be advised that Clayton has not determined whether the Loans comply with federal, state or local laws, constitutional provisions, regulations or ordinances, including, but not limited to, licensing and general usury laws that set rate and/or fee limitations, unless listed above. Clayton's review is focused on issues that raise concerns for secondary market investors and other assignees, based on potential for assignee liability, an adverse impact on the lien, and regulatory, litigation and headline risk. Clayton's review is not designed to fully test a lender's compliance with all applicable disclosure and licensing requirements. Furthermore, the findings reached by Clayton are dependent upon its receiving complete and accurate data regarding the Loans from loan originators and other third parties. Please be further advised that Clayton and its employees do not engage in the practice of law, and the findings set forth in the reports prepared by Clayton do not constitute legal advice or opinions.

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Exhibit 99.17

Loan Level Tape Compare Upload

Loan Number	Seller Loan Number	Borrower Last Name	Field Name	Tape Data	Reviewer Data
305169865	XXXXXX	XXXXXX	Appraised Value	XXXXXX	XXXXXX
305169865	XXXXXX	XXXXXX	DTI (Back)	48.8300	45.0742
305207050	XXXXXX	XXXXXX	Loan Purpose	Rate and Term Refi	Cashout Refi
305189746	XXXXXX	XXXXXX	Loan Purpose	Rate and Term Refi	Cashout Refi
305189746	XXXXXX	XXXXXX	Representative Score	763	780
305062092	XXXXXX	XXXXXX	Cash Reserves	68505.4800	37376.52
305062092	XXXXXX	XXXXXX	Combined Loan to Value	72.0300	74.3548
305062092	XXXXXX	XXXXXX	Months PITI Reserves	14.0000	24.93
305062092	XXXXXX	XXXXXX	Property Type	Low Rise Condo (1-4)	Condotel
305062058	XXXXXX	XXXXXX	Appraised Value	199000.0000	203000
305062058	XXXXXX	XXXXXX	Borrower DSCR Percent	1.2024	1.3972
305062058	XXXXXX	XXXXXX	Months PITI Reserves	3.0000	70.11
305061960	XXXXXX	XXXXXX	Months PITI Reserves	0.0000	29.55
305061960	XXXXXX	XXXXXX	Representative Score	816	618
305061929	XXXXXX	XXXXXX	Months PITI Reserves	1.0000	3.4
305061854	XXXXXX	XXXXXX	Cash Reserves	233833.0200	33630.31
305061854	XXXXXX	XXXXXX	Months PITI Reserves	162.0000	14.49
305061854	XXXXXX	XXXXXX	Prepayment Penalty	Yes	No

Exhibit 99.18

Loan Number	Seller Loan Number	Seller Name	Original Principal Balance	State	Initial Lender ATR/QM Status	Loan Level ATR/QM Status	Initial Securitization Overall Loan Grade	Final Securitization Overall Loan Grade	Initial Securitization Credit Loan Grade	Final Securitization Credit Loan Grade	Initial Securitization Property Valuations Loan Grade	Final Securitization Property Valuations Loan Grade	Initial Securitization Compliance Loan Grade	Final Securitization Compliance Loan Grade	Initial S&P Overall Loan Grade	Final S&P Overall Loan Grade	Initial S&P Credit Loan Grade	Final S&P Credit Loan Grade	Initial S&P Property Valuations Loan Grade	Final S&P Property Valuations Loan Grade	Initial S&P Compliance Loan Grade	Final S&P Compliance Loan Grade	Condition Category	ConditionSub Category	Condition Status	Initial Securitization Condition Grade	Final Securitization Condition Grade	Initial S&P Condition Grade	Final S&P Condition Grade	Condition Code	Condition Description	Condition Material Indicator	Initial Comments	Client/Seller Response Comments	Conclusion Comments	TRID Error Type	Cure Method	Compensating Factors
305062092	XXXXXX	(No Data)	XXXXXX	SC	(No Data)	ATR/QM: Exempt	B	B	A	A	B	B	N/A	N/A	B	B	A	A	B	B	N/A	N/A	Property Valuations	Property	Active	B	B	B	B	PRVAPROP2674	Property Issues Indicated 2	No	Guidelines require condotels have a separate bedroom (sec 1.9.10.14). Per appraisal the front door opens to the bedroom which leads to the kitchen. Bathrooms have louvered vinyl doors. XXXXXX deems non-material/non-fatal to lending decision due to compensating factors: Credit score 788/660 minimum, LTV 74.35%/75% max, and cash reserves 24.93 months/0 required.	(No Data)	(No Data)	(No Data)	Not Applicable	CFCFS1737: LTV below guideline requirements - Clayton Comments: 74.35% LTV is below the 75% max for Condotel. CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: 24.93 months of reserves are above the required 0. CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 788 FICO score is above the 660 min.
305062058	XXXXXX	(No Data)	XXXXXX	OH	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	No Finding	No Finding	No Finding	A	A			No Finding	No Finding							CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 732 mid-score per CBR. CFCFS1740: Mortgage payment history exceeds guidelines - Clayton Comments: 24 months of 0x30 rental history per VOR. CFCFS1742: Consumer credit history exceeds guidelines - Clayton Comments: 26 months of 0x30 consumer credit history per CBR. CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: 70.11 months of reserves in file.
305061960	XXXXXX	(No Data)	XXXXXX	TX	(No Data)	ATR/QM: Exempt	C	B	C	B	A	A	N/A	N/A	C	B	C	B	A	A	N/A	N/A	Credit	Credit/Mtg History	Active	B	B	B	B	CRDCRMH104	Credit score below guidelines	No	Credit score of 618 is below minimum allowed at 620. Lender approved exception in file allowing 75% LTV with credit score of 618.	(No Data)	(No Data)	(No Data)	Not Applicable	CFCFS1739: Positive mortgage payment history - Clayton Comments: Borrowers have18 months mortgage payment history 0x30. CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Assets: $47,725.77, 29.55 months; 3 months required. CFCFS5269: Minimal use of credit - Clayton Comments: Credit usage at 55%.
305061960	XXXXXX	(No Data)	XXXXXX	TX	(No Data)	ATR/QM: Exempt	C	B	C	B	A	A	N/A	N/A	C	B	C	B	A	A	N/A	N/A	Credit	LTV/CLTV	Active	C	B	C	B	CRDLTV3028	LTV Exceeds Guideline Requirement by 10% or more	No	LTV of 75% exceeds the max allowed of 55% with a credit score of 620.Approved exception in the file to allow LTV of 75% with credit score of 618. XXXXXX deems non-material/noon-fatal to lending decision due to compensating factors: 29.55 months cash reserves/3 required, 18 months mortgage history/12 required and 55% credit usage.	(No Data)	(No Data)	(No Data)	Not Applicable	CFCFS1739: Positive mortgage payment history - Clayton Comments: Borrowers have18 months mortgage payment history 0x30. CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Assets: $47,725.77, 29.55 months; 3 months required. CFCFS5269: Minimal use of credit - Clayton Comments: Credit usage at 55%.
305061929	XXXXXX	(No Data)	XXXXXX	CA	(No Data)	ATR/QM: Exempt	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No Finding	No Finding	No Finding	A	A			No Finding	No Finding							CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: 3.97 months of reserves are above the required 3. CFCFS1737: LTV below guideline requirements - Clayton Comments: 69.364% LTV is below the 70% max. CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 681 FICO score is above the 660 min.
305061854	XXXXXX	(No Data)	XXXXXX	TN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	N/A	N/A	D	B	D	B	A	A	N/A	N/A	Credit	Application	Satisfied	D	A	D	A	CRDAPP130	Application is incomplete	No	Application correction required for XXXXXX from US Citizen to Permanent resident per card in file.	3-11-26 Client uploaded application.	3-13-26 Clayton reviewed updated application. Exception satisfied.	(No Data)	Not Applicable	CFCFS1741: Credit score exceeds guidelines - Clayton Comments: Credit score 782 exceeds the minimum of 660 CFCFS1736: Significant time at current residence - Clayton Comments: 10 yrs owing current residence CFCFS1737: LTV below guideline requirements - Clayton Comments: LTV 60% is below the maximum of 75% CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Cash Reserves $33630.31, PITIA $2321.39, 14.49 months reserves, 0 months required CFCFS5269: Minimal use of credit - Clayton Comments: 2% revolving credit utilized
305061854	XXXXXX	(No Data)	XXXXXX	TN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	N/A	N/A	D	B	D	B	A	A	N/A	N/A	Credit	Income/Employment	Active	B	B	B	B	CRDINC150	Income docs do not meet guidelines	No	Leaseback to builder as subject property is the model home which will continue per contract. Exception approved to allow a leaseback for a DSCR loan however must use the 1007 rent. XXXXXX deems non-material/non-fatal to lending decision as market rents used to determine DSCR and compensating factors: 15.35 Months cash reserves/0 required, 60% LTV/85% max, Credit score 782/620 minimum, 10 years ownership of primary and minimal credit use of 2%.	(No Data)	(No Data)	(No Data)	Not Applicable	CFCFS1741: Credit score exceeds guidelines - Clayton Comments: Credit score 782 exceeds the minimum of 660 CFCFS1736: Significant time at current residence - Clayton Comments: 10 yrs owing current residence CFCFS1737: LTV below guideline requirements - Clayton Comments: LTV 60% is below the maximum of 75% CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Cash Reserves $33630.31, PITIA $2321.39, 14.49 months reserves, 0 months required CFCFS5269: Minimal use of credit - Clayton Comments: 2% revolving credit utilized
305061854	XXXXXX	(No Data)	XXXXXX	TN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	N/A	N/A	D	B	D	B	A	A	N/A	N/A	Credit	Insurance	Satisfied	C	A	C	A	CRDINSR289	Insufficient Hazard Insurance Coverage	No	Missing sufficient dwelling coverage. Insurance is an HO6 policy however subject is a Detached PUD. Subject property is a leaseback.	3-26-26 Client replied: Please see the upl doc4-29-26 Client replied: please see the upl docs increased ins see page 7 of policy.	5.6.26 INS in place at time of closing as subject property being leaseback. Updated INS provided.	(No Data)	Not Applicable	CFCFS1741: Credit score exceeds guidelines - Clayton Comments: Credit score 782 exceeds the minimum of 660 CFCFS1736: Significant time at current residence - Clayton Comments: 10 yrs owing current residence CFCFS1737: LTV below guideline requirements - Clayton Comments: LTV 60% is below the maximum of 75% CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Cash Reserves $33630.31, PITIA $2321.39, 14.49 months reserves, 0 months required CFCFS5269: Minimal use of credit - Clayton Comments: 2% revolving credit utilized
305061854	XXXXXX	(No Data)	XXXXXX	TN	(No Data)	ATR/QM: Exempt	D	B	D	B	A	A	N/A	N/A	D	B	D	B	A	A	N/A	N/A	Credit	Terms/Guidelines	Satisfied	C	A	C	A	CRDTER3122	Loan documents do not meet guideline requirements	No	Missing signed Guaranty for the Mortgage.	3-11-26 Client uploaded guaranty.3-17-26 Client uploaded guaranty	3-13-26 Clayton reviewed 133 pages updated and guaranty starting on page 10 which contains pages 1-5 and the two notary pages. Missing page 6 with signatures. Exception remains. 3-17-26 Clayton reviewed signed guaranty. Exception satisfied.	(No Data)	Not Applicable	CFCFS1741: Credit score exceeds guidelines - Clayton Comments: Credit score 782 exceeds the minimum of 660 CFCFS1736: Significant time at current residence - Clayton Comments: 10 yrs owing current residence CFCFS1737: LTV below guideline requirements - Clayton Comments: LTV 60% is below the maximum of 75% CFCFS1731: Verified cash reserves exceed guidelines - Clayton Comments: Cash Reserves $33630.31, PITIA $2321.39, 14.49 months reserves, 0 months required CFCFS5269: Minimal use of credit - Clayton Comments: 2% revolving credit utilized
305169865	XXXXXX	CROSSCOUNTRY MORTGAGE INC	XXXXXX	NY	QM: Safe Harbor (APOR)	QM: Safe Harbor (APOR)	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	No Finding	No Finding	No Finding	A	A			No Finding	No Finding							CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 809 credit score exceeds 660 program minimum. CFCFS3824: Borrower contributed an additional down payment - Clayton Comments: Down payments have been made since 8/2024 which allowed for a $169,690 credit at closing. This results in a 59.99% LTV. CFCFS1739: Positive mortgage payment history - Clayton Comments: Borrowers are 0x30 out of 73 months.
305189746	XXXXXX	CROSSCOUNTRY MORTGAGE INC	XXXXXX	KS	QM: Safe Harbor (APOR)	QM: Safe Harbor (APOR)	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No Finding	No Finding	No Finding	A	A			No Finding	No Finding							CFCFS1737: LTV below guideline requirements - Clayton Comments: 32.75% LTV with a max 70% allowed. CFCFS1744: DTI below guideline requirement - Clayton Comments: 29.06% DTI with a max 50% allowed. CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 780 score exceeds the 680 minimum required.
305207050	XXXXXX	CROSSCOUNTRY MORTGAGE INC	XXXXXX	NJ	QM: Safe Harbor (APOR)	QM: Safe Harbor (APOR)	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No Finding	No Finding	No Finding	A	A			No Finding	No Finding							CFCFS1744: DTI below guideline requirement - Clayton Comments: 17.94% DTI with a max 50% allowed. CFCFS1741: Credit score exceeds guidelines - Clayton Comments: 780 score exceeds the 720 minimum score for 75% LTV. CFCFS1737: LTV below guideline requirements - Clayton Comments: 23.62% LTV with a max 70% allowed.

Exhibit 99.19

Loan Number	Seller Loan Number	TRID Indicator	Lender Application Date	Broker Application Date	Initial Securitization Overall Loan Grade	Final Securitization Overall Loan Grade	Initial Securitization Loan Credit Grade	Final Securitization Loan Credit Grade	Initial Securitization Loan Property Valuation Grade	Final Securitization Loan Property Valuations Grade	Initial Securitization Loan Compliance Grade	Final Securitization Loan Compliance Grade	Initial S&P Overall Loan Grade	Final S&P Overall Loan Grade	Initial S&P Loan Credit Grade	Final S&P Loan Credit Grade	Initial S&P Loan Property Valuation Grade	Final S&P Loan Property Valuations Grade	Initial S&P Loan Compliance Grade	Final S&P Loan Compliance Grade	Did Lender Acknowledge Exception at Origination
305169865	XXXXX	Yes	XXXXX	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No
305207050	XXXXX	Yes	XXXXX	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable
305189746	XXXXX	Yes	XXXXX	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Not Applicable
305062092	XXXXX	N/A	XXXXX	XXXXX	B	B	A	A	B	B	N/A	N/A	B	B	A	A	B	B	N/A	N/A	Not Applicable
305062058	XXXXX	N/A	XXXXX	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	Not Applicable
305061960	XXXXX	Yes	XXXXX	XXXXX	C	B	C	B	A	A	N/A	N/A	C	B	C	B	A	A	N/A	N/A	Not Applicable
305061929	XXXXX	N/A	XXXXX	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	No
305061854	XXXXX	Yes	XXXXX	XXXXX	D	B	D	B	A	A	N/A	N/A	D	B	D	B	A	A	N/A	N/A	Yes

Exhibit 99.20

					Origination Values										Automated Valuation Model							Desk Review			
Loan Number	Seller Loan Number	Original Balance	Sales Price	Value For LTV	Appraised Date	Appraised Value	Appraisal Form	AVM Vendor Name	Confidence Score	Review Date	Review Value	Variance Amount	Variance (%)	Review Type	Report Date	Value	Variance Amount	Variance (%)	AVM Vendor Name	AVM FSD	Confidence Score	Report Date	Value	Variance Amount	Variance (%)
305169865	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1073 Condo (Mar 05)																		
305207050	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1073 Condo (Mar 05)																		
305189746	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1004 SFR (Mar 05)																		
305062092	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1073 Condo (Mar 05)																		
305062058	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1004 SFR (Mar 05)															XXXXXX	XXXXXX	XXXXXX	0.00%
305061960	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1004 SFR (Mar 05)								XXXXXX	XXXXXX	XXXXXX	0.22%	Clear Capital	4.000	96.00				
305061929	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1004 SFR (Mar 05)															XXXXXX	XXXXXX	XXXXXX	0.00%
305061854	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	1004 SFR (Mar 05)																		

	Second Desk Review				Field Review				Second Field Review				1004 SFR				2055 Ext Only				BPO (Broker Price Opinion)				Other					AUS Information
Loan Number	Report Date	Value	Variance Amount	Variance (%)	Report Date	Value	Variance Amount	Variance (%)	Report Date	Value	Variance Amount	Variance (%)	Report Date	Value	Variance Amount	Variance (%)	Report Date	Value	Variance Amount	Variance (%)	Report Date	Value	Variance Amount	Variance (%)	Other - Valuation Type	Report Date - Other	Value - Other	Variance Amount - Other	Variance (%) - Other	CU / LCA Score
305169865																														(No Data)
305207050																														1.0
305189746																														1.8
305062092																														1.1
305062058																														3.8
305061960																														1.0
305061929																														2.0
305061854																														1.0

Exhibit 99.21

EXECUTIVE SUMMARY
THIRD PARTY DUE DILIGENCE REVIEW

October 8, 2026

Overview

Consolidated Analytics, Inc ("Consolidated Analytics"), a third-party due diligence provider, performed the review described below on residential mortgage loans acquired by JPMorgan Chase Bank, National Association (the "Client") in a bulk purchase. The review included a total of two hundred eighty-three (283) residential mortgage loans in connection with the securitization identified as JPMMT 2026-PLNQ1 (the "Securitization"). The Review was conducted from February 2025 through October 2026 on mortgage loans originated between January 2025 and August 2026.

Scope of Review

Credit Review

Consolidated Analytics performed a "Credit Review" to verify compliance with guidelines in effect at the time of loan origination, or other guidelines provided by Client prior to review, and ensure the characteristics used by the underwriter are supported by the file documentation; and determine whether any loans outside of those guidelines contain legitimate and approved exceptions with compensating factors.

The Credit Review attempted to confirm the following:

(a) **Credit Documentation:** A review of the documentation underlying the credit decision was performed to determine sufficiency for consideration in the Credit Review. The Credit Documentation review consisted of the following:

- ○ **Loan Application:** Complete loan application is present in the loan file for all borrowers/guarantors;
- ○ **Credit Report:** Credit Report in file for all borrowers and meets guideline seasoning requirements and contains OFAC clearance;
- ○ **Income Documentation / Lease Agreements:** Confirmation of the presence of income documentation in the loan file when required by lender or Client specified underwriting guidelines. For rental properties where existing leases are required to be verified, verify their presence and sufficiency for purpose based on underwriting guideline standards;
- ○ **Asset Documentation:** Confirmation of presence of asset documentation requirements relative to loan type and guideline requirements for verification of closing funds and reserves;
- ○ **Borrower/Guarantor Identification:** Verify that the file contains a copy of a government issued identification verification for each borrower (i.e. driver's license, state ID, passport);

- **Insurance Certificate:** Verify that the loan file contains a copy of the hazard insurance certificate for the subject property and that flood insurance is also documented when required;
- **Property Valuation:** Confirm the presence of a complete appraisal report and supporting secondary independent estimate of value;
- **Commercial Borrower Organizing Documentation:** Confirm the presence an Operating Agreement, Bylaws, related amendments and filings or other organizing and operating documentation relative to the commercial borrower entity;
- **Articles of Incorporation/Certificate of Formation:** Confirm that each loan file contains a copy of the Articles of Incorporation establishing registration within the state of operation;
- **Certificate of Good Standing:** Confirm that each borrowing entity is active in the state of registration by confirming the presence of a web print out or certification of good standing for the state is in the file;
- **Borrower Authority / Consent of Members:** Confirm that the loan file contains evidence that the individual executing the loan agreements has been given signing authority on behalf of the borrowing entity.

(b) Legal Documentation: A review of the documentation required to secure the lender's interest in the loan and the borrower(s)' obligations thereunder was conducted with the purpose of validating their presence in the mortgage loan file and sufficiency of execution:

- **Note/Loan Agreement/Security Instrument/Extension:** Verification of the presence of the note, loan agreement or security instrument as applicable and that the agreement is properly executed by all parties. Confirm that all applicable allonges or addenda to the note are evidenced in the loan file and duly executed by all responsible parties. If the subject loan has reached or is nearing maturity confirm that an extension agreement is present and duly executed by all required parties;
- **Mortgage/Deed of Trust/Assignment of Rents:** Verify that a mortgage or deed of trust is in file and is duly executed and notarized and that it contains all applicable riders including an assignment of rents;
- **Power of Attorney:** If closing docs are executed by a POA confirm that the POA complies with all applicable underwriting and legal requirements including those for timing, form, authority and execution;
- **Personal Guaranty:** Verify that the requisite individual ownership percentage of a commercial entity borrower as stipulated within Client or lender underwriting guidelines has provided a personal guaranty for the loan;
- **Affidavit of Commercial Purpose/Occupancy Certification:** Verify that each file contains a borrower statement verifying that the loan is for commercial purpose and that the subject property will not be owner occupied;
- **Title Policy:** Confirmation that the file contains evidence of title insurance and that the title is free from material defects that could affect lien position;
- **Deed for Conveyance of Title:** Confirm that the applicable Grant or Warranty Deed is evidenced in the loan file and properly conveys interest in the subject property;

  - **Purchase Contract:** If applicable, confirm the presence of a valid and executed Purchase and Sale Agreement along with any counter offers and modified terms of sale;
  - **Settlement Statement:** As applicable based on loan type and origination date, confirm the presence of a final settlement statement in the mortgage loan file.

(c) **Guidelines:** The underwriting guidelines as specified by Client served as the criteria under which each loan qualification review took place. Qualification criteria includes:

  - **Borrower/Guarantor Eligibility:** Review each borrower to ensure that they meet eligibility requirements of underwriting guidelines;
  - **Assets:** Validate that the mortgage loan file contains adequately qualified verification of assets to meet underwriting standards;
  - **Debt-Service Coverage Ratios "DSCR":** Applicable to DSCR loans, calculate the debt-service coverage ratio to ensure it meets minimum guideline standards;
  - **Credit History:** Review the borrower credit reports and any supplemental credit history documentation to verify whether the borrower met guideline requirements;
  - **Credit Scores:** Review each borrower/guarantor credit report to validate that the credit score used in qualification is accurate and whether it meets minimum loan qualification and underwriting standards as specified in the underwriting guidelines;
  - **Occupancy:** Confirm that the occupancy of the subject property used for qualification of the loan is accurate and compliant with guideline requirements. For Business Purpose and Investment loans, verify the presence of a borrower executed affidavit confirming the commercial/business purpose of the loan and ensure that no other documentation in the loan file indicates the subject property is being used for non-business purposes;
  - **Loan-to-Value Ratios:** Recalculate the Loan-to-Value Ratio utilizing the Purchase Contract, Property Valuations and/or Loan Agreements to determine whether initial, as-is and as-repaired LTV and CLTV meet loan qualification and underwriting guideline standards based on the calculation methods set forth in underwriting guidelines;
  - **Insurance:** Confirm the adequacy of hazard insurance coverage and that premiums are included in PITI calculations. If required based on flood zone, confirm the presence and adequacy of flood insurance coverage and that premiums are included in PITI calculations;
  - **Compensating Factors:** Review and validate any compensating factors used in the qualification of the loan and in consideration of loan level underwriting guideline exceptions;
  - **Letters of Explanation:** Confirm the presence of Letters of Explanation (LOX) where required per underwriting guidelines and that each such LOX adequately addresses the eligibility scenario under question;
  - **Exception Approvals:** Confirm that any exceptions to underwriting guidelines and/or investor guideline overlays were fully documented, properly approved, and supported;

- **Misrepresentation / Fraud Review:** Validate that an independent third-party fraud report was obtained for each guarantor when required by underwriting guidelines and that red flags on third party fraud reports have been reviewed.

QM or ATR Validation / Review of 8 Key Underwriting Factors

i. Income / Assets
  - Validate borrower(s) monthly gross income
  - Validate funds required to close, required reserves
  - Review file documentation for required level of income and asset verifications

ii. Employment Status
  - Review file documentation for required level of employment

iii. Monthly Mortgage Payment
  - Confirm program, qualifying rate, terms

iv. Simultaneous Loans
  - Validate all concurrent loans are included in the DTI to properly assess the ability to repay

v. Mortgage Related Obligations : PITI, HOA, PMI, etc.
  - Validate subject loan monthly payment (PITI) and associated obligations

vi. Debts / Obligations
  - Validate monthly recurring liabilities

vii. DTI and/or Residual Income
  - Validate debt-to-income ratio (DTI) based upon income and debt documentation provided in the file
  - Documentation meets Appendix Q requirements for QM Loans

viii. Credit History
  - Review credit report for credit history and required credit depth including any / all inquiries
  - Determine representative credit score from credit report

b. Validate loan-to-value (LTV) and combined loan-to-value
c. Review borrower's occupancy
d. Validation through third party resource of the subject properties most recent twelve (12) month sales history
e. Confirm sufficient evidence in loan file, by reviewing the underwriter's decision to approve the loan based upon the borrower's income, debt, and credit history, to support borrower's willingness and ability to repay the debt
f. Confirm that Final 1003 is sufficiently completed
g. Provide Audit 1008 with accurate data based on file documentation
h. Confirm Loan Approval conditions were met
i. Review condominium questionnaire to verify all information is complete, prepared by an authorized representative, and address any red flags that may deem condominium project ineligible
j. General QM for any loans originated under the GQM Rule

i. Pricing Thresholds:

a. Pricing for First Lien Loans:

i. 2.25% for a first-lien covered transaction with a loan amount greater than or equal to the applicable dollar amount threshold; and
ii. 3.5% for a first-lien covered transaction with a loan amount greater than or equal to the applicable dollar amount threshold; and
iii. 6.5% for a first-lien covered transaction with a loan amount less than the applicable dollar amount threshold.

b. Pricing for Subordinate Lien Loans:

        i. 3.5% for a subordinate-lien covered transaction with a loan amount greater than or equal to the applicable dollar amount threshold; and
        ii. 6.5% for a subordinate-lien covered transaction with a loan amount less than the applicable dollar amount threshold.

    c. Pricing for Manufactured Homes:

        i. 2.25% for a first-lien covered transaction secured by a manufactured home with a loan amount equal to or greater than the applicable dollar amount threshold; and
        ii. 6.5% for a covered transaction secured by a manufactured home with a loan amount less than the applicable dollar amount threshold.

ii. Consider Income and Assets:

    - Consumer's current or reasonably expected income or assets (other than the value of the dwelling that secures the loan);
    - The consumer's debt obligations, alimony, child support; and
    - The monthly DTI or residual income.

iii. Verification of Income and Assets:

    a. Verification of compliance with one of the "safe harbor" guidelines will meet the QM verification requirement. A creditor is allowed to "mix and match" provisions of the different guidelines rather than only apply one guideline per loan.

    The specific guidelines that the CFPB is designating for the safe harbor are: The GQM Rule provides that if the creditor verifies the consumer's income or assets, debt obligations, alimony, child support, and monthly DTI or residual income by meeting the standards of certain specified third-party underwriting manuals, then a creditor is presumed to have complied with the verification requirement. These specified manuals are:
    i. Chapters B3-3 through B3-6 of the Fannie Mae Single Family Selling Guide, published June 3, 2020;
    ii. Sections 5102 through 5500 of the Freddie Mac Single-Family Seller/Servicer Guide, published June 10, 2020;
    iii. Sections II.A.1 and II.A.4-5 of the Federal Housing Administration's Single Family Housing Policy Handbook, issued October 24, 2019;
    iv. Chapter 4 of the U.S. Department of Veterans Affairs' Lenders Handbook, revised February 22, 2019;
    v. Chapter 4 of the U.S. Department of Agriculture's Field Office Handbook for the Direct Single Family Housing Program, revised March 15, 2019; and
    vi. Chapters 9 through 11 of the U.S. Department of Agriculture's Handbook for the Single Family Guaranteed Loan Program, revised March 19, 2020.

Compliance Review

Consolidated Analytics performed a "Compliance Review" to determine, as applicable, to the extent possible and subject to the caveats below, whether the loan complies with applicable regulatory requirements as noted below, each as amended, restated and/or replaced from time to time. In relation to cash out refinances of investment property loans, documentation provided in the loan file will be reviewed only to validate the use of cash out proceeds for business purposes at the origination/consummation of the loan. In the event use of proceeds cannot be validated, or are deemed to be utilized for consumer purposes, the loan would then be subject to a "Compliance Review" of applicable regulatory requirements as noted below, each as amended, restated and/or replaced from time to time. The Compliance Review included the following:

a. Test Loan Estimate(s) for accuracy and completeness as well as timing requirements as required by TRID Regulations

b. Test Closing Disclosure(s) for accuracy and completeness as well as timing requirements as required by TRID Regulations

c. Tolerance Testing
   i. Compare Loan Estimate and Closing Disclosures
   ii. Identify Tolerance Violations and applicable cost to cure

d. Comprehensive review of Closing Disclosure to determine transaction accuracy

e. Recalculation of APR and Finance Charge

f. Testing of:
   i. Federal High-Cost Mortgage provisions
   ii. Federal Higher Priced Mortgage Loans provisions
   iii. Local and/or State Anti-predatory and High-Cost provisions
   iv. HOEPA Points and Fees

g. Determine whether specified federal disclosures were provided timely based upon comparison of the application date to the dates on such disclosures
   i. Service Provider List
   ii. Home Ownership Counselling Disclosure
   iii. ARM Disclosure

h. Compliance with QM as it relates to:
   i. APR Test
   ii. Points & Fees Test
   iii. Prepayment Penalty Test
   iv. Product Eligibility Testing

i. Notice of Right to Cancel (Rescission) Review
   i. Confirm transaction date, expiration date, and disbursement date
   ii. Confirm document is properly executed by all required parties to the transaction
   iii. Confirm the correct Right of Rescission document was executed for the transaction type
   iv. Confirm a full (3) day rescission period was provided to the borrower(s), if applicable

j. Confirm through NMLS the loan originator and originating firm's license status was active and properly disclosed on appropriate loan documents

k. Check the Loan participants against the exclusionary list provided by Client or by the purchaser of the Loan(s)

l. Review closing documents to ensure that the Mortgage Loan information is complete, accurate, and consistent with other documents; Confirm collateral documents have been recorded or sent for recording

The Compliance Review did not include any federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated above. Furthermore, the findings reached by Consolidated Analytics are dependent upon receiving complete and accurate data regarding the loans from loan originators and other third parties upon which Consolidated Analytics is relying in reaching such findings.

Valuation Review

Consolidated Analytics performed a "Valuation Review," which included the following:

a. Review original appraisal, determination that property is in "average" condition or better, or property requires cosmetic improvements (as defined by the appraiser) that do not affect habitability. Should an area of concern be identified with the condition of the property, Consolidated Analytics will alert Client.
b. Review appraisal, determination that property is completely constructed and appraisal is on an "as is basis," or property is identified as not completely constructed by originating appraiser.
c. Review and determine if the appraisal report was performed on appropriate GSE forms and if the appraiser indicated in the body of the subject appraisal that the appraisal conforms to USPAP standards.
d. Review and determine the relevance of the comparable properties and ensure that a rational and reliable value was provided and supported as of the effective date of the Origination Appraisal.
e. Review adjustments (line item, net and gross adjustments) to ensure they are reasonable.
f. Ensure that the appraisal conforms to the guidelines provided from the Client.
g. Review appraisal to ensure all required documents were included.
h. Review location map provided within the appraisal for external obsolescence.
i. Ensure highest and best use and zoning complies with guidelines.
j. Confirm there are no marketability issues that affect the subject property.
k. Ensure subject property does not suffer any functional obsolescence.
l. As applicable, assess rental income schedules
m. Where applicable, determine if the file did not contain the appraisal or other valuation method and a review could not be performed.
n. Additional valuation products were not required when the CU score provided was 2.5 or below or the appraisal was eligible for FHLMC Collateral Rep and Warrant Relief. In the event the CU score was greater than 2.5, or the appraisal was not eligible for FHLMC Collateral R&W Relief, an additional valuation product was obtained to confirm value was supported within 10% tolerance. Based on guidance from the seller, secondary valuation products may have been provided on loans that had an acceptable CU score or were eligible for FHLMC R&W Relief.

Consolidated Analytics applied a cascade methodology to determine if the original appraised value was reasonably supported when compared to an independent third-party valuation product.

For loans reviewed in a post-close valuation review scenario (283 loans in total):

Six (6) loans had an AVM, four (4) loans had a Secondary Appraisal, and one hundred seventy-two (172) loans had Desk Reviews. Consolidated Analytics has independent access to the valuation products ordered by the Client.

If a loan with an AVM or Desk Review fell outside of a -10% tolerance, had an AVM FSD score that exceeded allowable thresholds, or was inconclusive, then an additional secondary valuation product was obtained. There was one (1) occurrence of this. In this instance, one (1) Desk Review was obtained, which supported the value.

There were zero (0) PIW loans.

Product totals may not sum due to multiple products for each loan

TAPE INTEGRITY REVIEW RESULTS SUMMARY

Of the two hundred eighty-three (283) mortgage loans reviewed, one hundred five (105) unique mortgage loans (37.10% by loan count) had a total of one hundred seventy-four (174) discrepancies across twenty-nine (29) data fields. A blank or zero value on the data tape when an actual value was captured by Consolidated Analytics was not treated as a data variance.

Fields Reviewed	Discrepancy Count	Percentage
Qualifying Total Reserves Number of Months	30	17.24%
DSCR	19	10.92%
PITIA	17	9.77%

Credit QM/ATR Designation	14	8.05%
Qualifying FICO	13	7.47%
Property Type	9	5.17%
P&I	9	5.17%
Gross Rent	6	3.45%
LTV	6	3.45%
Loan Amount	5	2.87%
Qualifying Total Debt Income Ratio	4	2.30%
Closing/Settlement Date	4	2.30%
Monthly Taxes	4	2.30%
Mo. Insurance	4	2.30%
Loan Purpose	3	1.72%
Mo. Taxes	3	1.72%
Reviewed Appraised Property Value	3	1.72%
Borrower 1 FTHB	3	1.72%
Property Value	3	1.72%
Note Date	3	1.72%
Borrower 1 First Name	2	1.15%
Borrower 1 Last Name	2	1.15%
Borrower 1 Citizen	2	1.15%
Borrower First Name	1	0.57%
Calculated DSCR	1	0.57%
As-Is Value	1	0.57%
Sales Price	1	0.57%
Loan Product Type	1	0.57%
Qualifying LTV	1	0.57%
Grand Total	**174**	**100.00%**

Summary of Results

OVERALL RESULTS SUMMARY

Final Loan Grades

Overall Loan Results:

Event Grade	Loan Count	Original Principal Balance	Percent of Sample
Event Grade A	234	$89,251,032.00	82.69%
Event Grade B	49	$14,176,175.00	17.31%
Event Grade C	0	$0.00	0%
Event Grade D	0	$0.00	0%

Total Sample	283	$103,427,207.00	100.00%

Credit Results:

Event Grade	Loan Count	Percent of Sample
Event Grade A	238	84.10%
Event Grade B	45	15.90%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	283	100.00%

Compliance Results: (As applicable, 171 loans within population did not receive a Compliance Review)

Event Grade	Loan Count	Percent of Sample
Event Grade A	107	95.54%
Event Grade B	5	4.46%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	112	100.00%

Valuation Results:

Event Grade	Loan Count	Percent of Sample
Event Grade A	279	98.59%
Event Grade B	4	1.41%
Event Grade C	0	0%
Event Grade D	0	0%
Total Sample	283	100.00%

Exception Category Summary

The table below summarizes the individual exceptions which carried an associated “A”, “B”, “C”, or “D” level exception grade. One loan may have more than one exception. In such cases, the exception resulting in the lowest grade would drive the loan grade for that component of the review. The overall loan grade is the lowest grade for any one review scope (ex. a loan with a Compliance Grade of “B”, a Credit Grade of “A”, and a Property Grade of “A” would receive an overall Loan Grade of “B”).

Exception Type	Exception Level Grade	Exception Category	Total
Credit	A	No Credit Findings	188
		Missing verification of taxes, insurance, and/or HOA fees for non-subject property	8
		Approval/Underwriting Summary Not Provided	8
		Title Coverage is Less than Subject Lien	6
		All Interested Parties Not Checked with Exclusionary Lists	5
		Income and Employment Do Not Meet Guidelines	5
		Purchase Contract is Incomplete	4
		The Initial 1003 is Missing	4
		Title Document Missing	4
		Audited Reserves are less than Guideline Required Reserves (Dollar Amount)	3
		The Final 1003 is Missing	3
		Entity Documentation - Missing or Defective	3
		Loan does not conform to program guidelines	3
		Audited Reserves are less than Guideline Required Reserves (Number of Months)	3
		Missing Lender Income Calculation Worksheet	3
		Borrower 2 3rd Party VOE Prior to Close Missing	2
		Title Insurance Coverage - XXX Coverage	2
		The Total Hazard Coverage is LESS than the Required Coverage Amount	2
		Asset 1 Does Not Meet Guideline Requirements	2
		DSCR Minimum Not Met	2
		Note Missing or Defective	2
		The Note is Incomplete	2
		Property Title Issue	2
		Third Party Fraud Report not Provided	2
		Hazard Insurance Missing or Defective	2
		Missing Personal Guaranty	2
		The Deed of Trust is Incomplete	2
		Audited DTI Exceeds Guideline DTI	2
		Missing explanation and supporting documentation for large deposit(s)	2
		Title Insurance Missing or Defective	1
		Exterior Inspection Missing or Defective	1
		Rent Loss Insurance Missing	1
		Verified Liquid Assets Insufficient For Closing	1
		Hazard Insurance Policy is Missing	1
		Borrower 2 Gap Credit Report is Missing	1
		Purchase Contract is Missing	1
		Missing Letter of Explanation (Credit)	1

		Excessive LTV Ratio	1
		Borrower Contributions Do Not Met Guideline Minimum	1
		Hazard Insurance Effective Date is after the Disbursement Date	1
		Missing Trust Agreement	1
		Borrower 1 IRS Transcripts Missing	1
		Missing Verification of Subject Property Taxes, Insurance, HOA or Other Payments	1
		Borrower 1 3rd Party VOE Prior to Close Missing	1
		Borrower Rental Experience Not Within Guidelines	1
		Rent Loss Coverage Not Sufficient	1
		Missing VOM or VOR	1
		Significant Derogatory Credit Event – Requirement Not Met	1
		Missing, XXX, or Incomplete Project Document	1
		The Final 1003 is Incomplete	1
		Closing Disclosure/Settlement Statement Missing or Defective	1
		Guaranty Missing or Defective	1
		Non-Occupant Borrower Requirements Not Met	1
		Borrower 1 Gap Credit Report is Missing	1
		Asset 3 Does Not Meet Guideline Requirements	1
		Housing History Does Not Meet Guideline Requirements	1
		Overdraft/NSF Count Exceeds Tolerance	1
		Asset Qualification Does Not Meet Guideline Requirements	1
		Potential Occupancy/Current Address Issues identified in the file	1
		Employment Gaps in Employment Without Sufficient Explanation	1
		1-4 Family Rider is Missing	1
		Missing Lease Agreement	1
		Total Credit Grade (A) Exceptions:	**311**
	B	Credit Report Missing or Defective	12
		Title Insurance Coverage - XXX Coverage	7
		Excessive LTV Ratio	6
		Title Insurance Missing or Defective	5
		Audited LTV Exceeds Guideline LTV	4
		Audited CLTV Exceeds Guideline CLTV	3
		Audited HCLTV Exceeds Guideline HCLTV	3
		Loan does not conform to program guidelines	2
		Asset Qualification Does Not Meet Guideline Requirements	2
		Credit Report Aged	2

		Housing History Does Not Meet Guideline Requirements	1
		Asset Documentation Missing or Defective	1
		Background Check Missing or Defective	1
		Audited FICO is less than Guideline FICO	1
		Hazard Insurance Missing or Defective	1
		Borrower Rental Experience Not Within Guidelines	1
		Borrower residency documentation not provided or issue with documentation	1
		Total Credit Grade (B) Exceptions:	**53**
Compliance	A	No Compliance Findings	73
		Initial Closing Disclosure Delivery Date Test	11
		Higher-Priced Mortgage Loan Test	11
		Missing Required Affiliated Business Disclosure	6
		Homeownership Counseling Disclosure Is Missing	6
		eSigned Documents Consent is Missing	6
		TRID: Missing Loan Estimate	5
		Charges That Cannot Increase Test	5
		Missing Initial Escrow Disclosure	4
		Evidence of Appraisal Delivery to Borrower not Provided or Late (12 CFR 1002.14(a)(1))	4
		Intent to Proceed is Missing	4
		XXX 260 Higher-Priced Mortgage Loan Test	3
		XXX CMR 32.35 Higher-Priced Mortgage Loan Test	2
		Lender QM Status not validated	2
		TRID: Missing Closing Disclosure	1
		Final CD: Non-Escrowed Property Costs over Year XXX description is missing or inaccurate	1
		XXX Const, Art 16, § 50(a)(6)(M)(i) - XXX XXX(a)(XXX) Notice for Home Equity Disclosure is not Provided	1
		TILA Finance Charge Test	1
		ARM Disclosure is Missing	1
		Lender Credits That Cannot Decrease Test	1
		Total Compliance Grade (A) Exceptions:	**148**
	B	Charges That Cannot Increase Test	3
		Lender Credits That Cannot Decrease Test	1
		Charges That In Total Cannot Increase More Than XXX% Test	1
		Total Compliance Grade (B) Exceptions:	**5**
Property	A	No Property Findings	101
		Appraisal is Missing	7
		Third Party Valuation Product Not Provided within XXX% Tolerance	7
		Subject Property Lease - Missing or Defective	2

		Leasehold Requirements Not Met or Not Provided	1
		Appraisal Review - Missing	1
		Appraisal Missing or Defective	1
		Condo Approval Missing	1
		HOA Questionnaire is Missing	1
		Total Property Grade (A) Exceptions:	**122**
	B	Appraisal Aged	2
		Ineligible Property	1
		Desk Review Variance > XXX%	1
		Total Property Grade (B) Exceptions:	**4**

Event Grade Definitions

Final Loan Grade	
A	Loan meets Credit, Compliance, and Valuation Guidelines
B	The loan substantially meets published Client/Seller guidelines and/or eligibility in the validation of income, assets, or credit, is in material compliance with all applicable laws and regulations, and the value and valuation methodology is supported and substantially meets published guidelines.
C	The loan does not meet the published guidelines and/or violates one material law or regulation, and/or the value and valuation methodology is not supported or did not meet published guidelines.
D	Loan is missing documentation to perform a sufficient review.

Credit Event Grades	
A	The loan meets the published guidelines without any exceptions. Employment, income, assets and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
B	The loan substantially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding published guidelines. Employment, income, assets and occupancy are supported and justifiable. The borrower's willingness and ability to repay the loan is documented and reasonable.
C	The loan does not substantially meet the published guidelines. There are not sufficient compensating factors that justify exceeding the guidelines published. Employment, income, assets or occupancy are not supported and justifiable. The borrower's willingness and ability to repay the loan were not documented or are unreasonable.
D	There was not sufficient documentation to perform a review, or the credit file was not furnished.

Compliance Event Grades	
A	The loan complies with all applicable laws and regulations. The legal documents accurately reflect the agreed upon loan terms and are executed by all applicable parties.
B	Nonmaterial exceptions identified but do not impact the enforceability of the mortgage loan or statute of limitations has expired on the loan. Remedy to cure or reasonably good faith effort to re-disclose was made to conform to applicable laws and regulations. All cures are fully documented by copies of the originator refund letter to the borrower, referencing the violation, canceled check, and proof of delivery.
C	The loan violates one material law or regulation. A benefit to the borrower cannot be determined. Required material disclosures are absent from the loan file, or the legal documents do not accurately reflect the loan terms agreed upon. All required applicants did not execute the documents.
D	There was not sufficient documentation to perform a review, or the required legal documents were not furnished.

Valuation Event Grades	
A	Secondary value is supported within 10% of the original appraisal value. AVM used as a secondary valuation product has a value within 10% of the original appraised value and an FSD score less than or equal to .15. The appraisal was performed on an "as-is" basis and the property is complete and habitable at origination. The appraiser was appropriately licensed, and the appraisal form is compliant with Uniform Standards of Professional Appraisal Practices (USPAP), Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA) and satisfies applicable legal and regulatory requirements.
B	Additional secondary valuation products were obtained to support the original appraised value within 10%. The valuation methodology substantially meets the published guidelines, but reasonable compensating factors were considered and documented for exceeding guidelines. The appraisal was performed on an "as-is" basis and the property is complete and habitable. The appraiser was appropriately licensed and used GSE approved forms.
C	The value cannot be supported within 10% of the original appraisal. The valuation methodology did not meet the published guidelines and there were not sufficient compensating factors for exceeding published guidelines. The property is in below "average" condition, or the property is not complete or requires significant repairs. The appraisal was not performed on an "as is" basis. The appraiser was not appropriately licensed, or the appraisal was not performed using USPAP and FIRREA compliant appraisal forms
D	The appraisal is missing from the loan file or there was not sufficient valuation documentation to perform a review. AVM was used as a secondary value with a FSD > 0.15, or an AVM performed by a non-Fitch-reviewed vendor.

Exhibit 99.22

Loan ID	Seller Loan ID	Investor Loan ID	Field Name	Verified Value	Bid Tape Value	Comment
305216745	XXXXX		As-Is Value	$XXX	$XXX	Appraisal and change of circumstance letter reflect XXX of XXX
305195197	XXXXX		Borrower First Name	XXX	XXX	Note & Credit report reflect "XXX"
305213228	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income $ XX/XX/XXXX / PITIA XXX
305207661	XXXXX		DSCR	XXX	XXX	TIA matches CD XXX PI discrepancy; Monthly Breakdown: Income XXX / $PITIA XXX
305207660	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / PITIA XXX
305213258	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / PITIA XXX
305214090	XXXXX		DSCR	XXX	XXX	Utilizing Lease rent for monthly income XXX / PITIA XXX
305120677	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305122627	XXXXX		DSCR	XXX	XXX	XXX Lease Rent/ XXX = XX/XX/XXXX DSCR
305122626	XXXXX		DSCR	XXX	XXX	XXX Lease Rent/ XXX PITIA = XX/XX/XXXX DSCR
305194456	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305156572	XXXXX		DSCR	XXX	XXX	XXX Rents / XXX PITIA = XX/XX/XXXX DSCR
305172500	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305194472	XXXXX		DSCR	XXX	XXX	XXX Rent/ XXX PITIA = XX/XX/XXXX DSCR
305207661	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX
305207660	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note & Change of circumstance letter reflects XXX
305227372	XXXXX		Loan Purpose	XXX	XXX	Delayed Finance
305207661	XXXXX		LTV	80.00%	75.00%	
305207660	XXXXX		LTV	80.00%	75.00%	XXX / Qualifying value XXX
305216745	XXXXX		LTV	79.21%	72.07%	LTV calculated using XXX qualifying value
305142428	XXXXX		Monthly Taxes	XXX	XXX	Includes School taxes
305120677	XXXXX		Monthly Taxes	XXX	XXX	Includes City taxes
305194456	XXXXX		Monthly Taxes	XXX	XXX	Includes City taxes
305194472	XXXXX		Monthly Taxes	XXX	XXX	Property and school taxes: XXX
305207661	XXXXX		P&I	XXX	XXX	Note reflects XXX
305207660	XXXXX		P&I	XXX	XXX	Note reflects XXX
305142428	XXXXX		P&I	XXX	XXX	Note reflects XXX
305120677	XXXXX		P&I	XXX	XXX	Note reflects XXX
305194456	XXXXX		P&I	XXX	XXX	Note reflects XXX
305194472	XXXXX		P&I	XXX	XXX	Note reflects XXX
305077923	XXXXX		PITIA	XXX	XXX	Tape is only reflecting P&I
305102826	XXXXX		PITIA	XXX	XXX	Includes monthly HOA fee of XXX
305172516	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305156439	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305172474	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305194339	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305190522	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal reflects Attached
305147630	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal Reflects Attached
305210763	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal reflects XXX family attached
305122627	XXXXX		Property Type	29- 5 to 10 Unit Multi-Family	2-4 Units	XXX units
305122626	XXXXX		Property Type	29- 5 to 10 Unit Multi-Family	2-4 Units	XXX Units
305207661	XXXXX		Qualifying FICO	XXX	XXX	Credit report reflects median FICO score of XXX
305176136	XXXXX		Sales Price	XXX	XXX	HUD reflects XXX purchase price
305201271	XXXXX		Qualifying FICO	XXX	XXX	
305201230	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / (PI XXX + Hazard Ins XXX + Tax $XXX)
305201268	XXXXX		Qualifying FICO	XXX	XXX	
305201174	XXXXX		Qualifying FICO	XXX	XXX	
305232740	XXXXX		DSCR	XXX	XXX	XXX Rent / XXX
305232769	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305232770	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305106518	XXXXX		DSCR	XXX	XXX	XXX / XXX
305106526	XXXXX		DSCR	XXX	XXX	XXX Market Rent / XXX PITIA
305232768	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305232769	XXXXX		Gross Rent	XXX	XXX	Using lower lease rent of XXX
305232770	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305106518	XXXXX		Gross Rent	XXX	XXX	Using appraisal market rent, property is vacant per appraisal
305106526	XXXXX		Gross Rent	XXX	XXX	Subject is vacant. form 1007 shows market rents at XXX
305232768	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305232746	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305232769	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX
305232770	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX of XXX
305232768	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX of XXX
305232769	XXXXX		Loan Purpose	XXX	XXX	Cash to borrower less than XXX% XXX
305232768	XXXXX		Loan Purpose	XXX	XXX	Cash to borrower less than XXX% XXX
305232769	XXXXX		LTV	79.07%	75.00%	$XXX/$XXX
305232770	XXXXX		LTV	80.00%	75.00%	$XXX/$XXX
305232768	XXXXX		LTV	80.00%	75.00%	$XXX/$XXX
305241215	XXXXX		Mo. Insurance	XXX	XXX	Insurance Receipt shows XXX annual premium
305232760	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232758	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232759	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232756	XXXXX		Mo. Taxes	XXX	XXX	Tax Cert shows annual taxes of XXX
305232754	XXXXX		Mo. Taxes	XXX	XXX	Tax Cert shows annual taxes of XXX
305232750	XXXXX		Mo. Taxes	XXX	XXX	XXX Annual tax per estimate in file
305232760	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305106518	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305106526	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305232769	XXXXX		P&I	XXX	XXX	matches first payment letter in file
305232770	XXXXX		P&I	XXX	XXX	Note reflects XXX
305232768	XXXXX		P&I	XXX	XXX	matches first payment letter in file
305241215	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305241213	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax + XXX HOA
305232740	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232769	XXXXX		PITIA	XXX	XXX	matches first payment letter in file
305232770	XXXXX		PITIA	XXX	XXX	Breakdown: P&I: XXX + Hazard: XXX + Taxes: XXX
305232768	XXXXX		PITIA	XXX	XXX	matches first payment letter in file
305232762	XXXXX		PITIA	XXX	XXX	Immaterial variance
305232756	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232755	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Tax + XXX Insurance + XXX HOA dues
305232754	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232750	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232769	XXXXX		Qualifying FICO	XXX	XXX	Qualifying FICO is XXX
305232770	XXXXX		Qualifying FICO	XXX	XXX	Utilizing lower FICO of both borrowers
305232768	XXXXX		Qualifying FICO	XXX	XXX	Utilizing lower FICO of both borrowers
305176833	XXXXX		Borrower 1 Citizen	XXX	XXX	Per Work Visa and Foreign Passport.
305191409	XXXXX		Borrower 1 Citizen	XXX	XXX	Perm Resident, ID on file
305176833	XXXXX		Borrower 1 FTHB	XXX	XXX	Per Final 1003.
305191414	XXXXX		Borrower 1 FTHB	XXX	XXX	Borrower is a FTHB
305191420	XXXXX		Borrower 1 FTHB	XXX	XXX	Borrower 1-XXX are FTHB.
305191461	XXXXX		Calculated DSCR	XXX	XXX	Updated PITI payment for subject.
305102496	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per the initial 1003 the application date is XXX.
305142119	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per CD
305172780	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per Final CD
305194498	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	
305102496	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Lender's approval the subject loan is NonQM.
305142119	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305172477	XXXXX		Credit QM/ATR Designation	XXX	XXX	QM - ATR Exempt, per investment refi.
305156539	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305156429	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305172780	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305156499	XXXXX		Credit QM/ATR Designation	XXX	XXX	Non QM, per Loan Approval.
305156434	XXXXX		Credit QM/ATR Designation	XXX	XXX	QM -ATR EXEMPT
305194430	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305194408	XXXXX		Credit QM/ATR Designation	XXX	XXX	As per Lender Approval "XXX" Updated
305194498	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval and occupancy disclosure the subject property is an investment.
305102546	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305194215	XXXXX		Credit QM/ATR Designation	XXX	XXX	Updated as per Guidelines
305197564	XXXXX		Credit QM/ATR Designation	XXX	XXX	XXX confirmed using guidelines.
305102546	XXXXX		Loan Product Type	XXX	XXX	Per Note
305191443	XXXXX		Property Type	Single Family Attached	Single Family Detached	Per appraisal
305232779	XXXXX		Property Type	Two to Four Unit	Single Family Detached	This is a two unit property
305232777	XXXXX		Property Type	Two to Four Unit	Single Family Detached	Verified XXX to the appraisal
305232775	XXXXX		Property Type	Two to Four Unit	Single Family Detached	Verified with the appraisal
305157892	XXXXX		Property Value	$XXX	$XXX	confirmed with XXX ana appraisal
305157828	XXXXX		Property Value	$XXX	$XXX	Qualified with appraised value
305156429	XXXXX		Property Value	$XXX	$XXX	Verified per the subject property appraisal, the value is XXX
305191486	XXXXX		Qualifying FICO	XXX	XXX	Confirmed score using middle score.
305191441	XXXXX		Qualifying FICO	XXX	XXX	Qualified using the Primary Wage Earner.
305191513	XXXXX		Qualifying FICO	XXX	XXX	Confirmed on the credit report.
305191568	XXXXX		Qualifying FICO	XXX	XXX	
305191402	XXXXX		Qualifying FICO	XXX	XXX	
305241216	XXXXX		Qualifying LTV	61.22	60.00	Confirmed, price is greater than value, using appraised value to calculate LTV.
305156499	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	XXX% DTI per audit review. The borrower provided several credit card account Statements, with the accounts paid in full or lower payments than reflected on the credit report. Audit included the lower payments and as a result, the Borrower's DTI was lower than the qualifying DTI.
305142119	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	DTI variance is due to departure residence rent payment captured incorrectly on XXX as XXX vs XXX calculated and verified on Final 1003 provided via trailing docs.
305194498	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	Audit DTI of XXX is due to the HOI payment for properties located at XXX/XXX XXX. Per the Final 1003, REO page, a combined total monthly payment of XXX for taxes, HOI, and HOA was used to qualify the subject loan transaction. Verified monthly tax payment as XXX and verified monthly HOI payment as $XXX. Per the Final 1003, REO page, a combined total monthly payment of XXX for taxes, HOI, and HOA was used to qualify the subject loan transaction. Verified monthly tax payment as XXX and verified monthly HOI payment as $XXX. The audit DTI of XXX does not exceed the max allowed DTI of XXX
305191431	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified via asset docs.
305191411	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191496	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191399	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets as documented in the loan file. Matches the Final 1003.
305191443	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191499	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets with assets reviewed and verified.
305191477	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated per asset Statements.
305176839	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets as documented in the loan file.
305191498	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on the documented assets in the loan file. Matches the Final 1003.
305191461	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Verified assets updated number of reserves months.
305191426	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets
305191422	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets
305191430	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on documented assets in the loan file.
305191435	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Confirmed based on the asset docs in file.
305191420	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified.
305191480	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified.
305191478	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305157828	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	asset verified with all bank Statements and reserves are sufficient for cash to close
305191404	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191513	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Confirmed based on the final CD. Cash in hand.
305157892	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	updated as per guideline and matrix
305191402	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets taken from file
305191488	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on cash out proceeds.
305191472	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Using cash out proceeds per final CD.
305191495	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191413	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191455	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191444	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided.
305157797	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX per assets provided in file.
305191462	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets including business bank account
305191417	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Value per appraisal and desk review is XXX
305191513	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Confirmed on the 1st appraisal.
305191403	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Reviewed appraisal amount base on property listed for sale XX/XX/XXXX. Used amount from sale in XXX of $XXX.
305232463	XXXXX		Borrower 1 First Name	XXX	XXX	Borrowers first name is XXX
305232517	XXXXX		Borrower 1 First Name	XXX	XXX	The borrower's first name verified in the file.
305232463	XXXXX		Borrower 1 Last Name	XXXXX	XXXXX	Borrower Last Name is XXX
305232517	XXXXX		Borrower 1 Last Name	XXXXX	XXXXX	The borrower's Last Name verified in the file
305232463	XXXXX		Qualifying FICO	XXX	XXX	The representative score for each borrower is the middle score when three XXX credit agency scores return and the higher score when two XXX credit agency scores return
305232463	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	Lender XXX reflects primary payment PI XXX and added XXX or taxes and XXX for HOI. The actual is XXX which included taxes and insurance. This caused higher DTI

Exhibit 99.23

Seller Name	Seller Loan ID	Customer Loan ID	Exception ID	Exception ID Date	Exception Category	Exception Subcategory	Exception Description	Exception Comments	Seller Response	Reviewer Response	Compensating Factors	Exception Status	Cleared Date	Exception Approved Pre Origination	Initial Exception Grade	Final Exception Grade	Initial DBRS Exception Grade	Final DBRS Exception Grade	Initial Moodys Exception Grade	Final Moodys Exception Grade	Initial Fitch Exception Grade	Final Fitch Exception Grade	Initial Kroll Exception Grade	Final Kroll Exception Grade	Initial S&P Exception Grade	Final S&P Exception Grade
XXX	XXXXX	305175376	XXX-86	7/6/2026	Credit	Title or Lien	Title Insurance Missing or Defective	Title Commitment is missing mortagee clause. Please provide updated Title Comittment with ISAOA verbiage	XX/XX/XXXX: Waived via overlay	XXX: Clear	FICO XXX, XXX Months reserves	Acknowledged	7/6/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305181959	XXX-299	7/16/2026	Property	Debt Service Coverage Ratio Documentation	Subject Property Lease - Missing or Defective	Missing lease agreement for subject property: XXX #XXX. Provided lease agreement expired on: XX/XX/XXXX	XX/XX/XXXX - XXX: Please see attached. Line #XXX of the lease agreement confirms the lease will continue on a month to month basis. The comparable rent schedule also reflects the lease start date of XX/XX/XXXX and currently being month to month.	XXX: Clear		Resolved	8/5/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305191713	XXX-495	7/30/2026	Credit	Hazard Insurance	Hazard Insurance Missing or Defective	Hazard Insurance is MISSING MORTGAGEe clause after lenders name. Please provide updated report with ISAOA verbiage	XX/XX/XXXX - XXX: Please see page #XXX of the attached.	XXX: Clear		Resolved	8/3/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305204367	XXX-506	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191574	XXX-511	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305147630	XXX-515	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305175054	XXX-516	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305180347	XXX-520	7/31/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX Title coverage < XXX Coverage required	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	7/31/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305196127	XXX-521	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305169759	XXX-525	7/31/2026	Credit	Borrower Requirements Not Met	Entity Documentation - Missing or Defective	Missing operating agreement for borrowing entity: XXX	XX/XX/XXXX XXX: please note that per the guidelines, the operating agreement is not required if a corporate resolution is obtained and the business is not a single member entity and all members of the business are also borrowers. Based on the documentation, the borrower is XXX% owner, and the other owner is not a borrower. Additionally, since the business is not a single member entity, a corporate resolution can be used as the corporate resolution also confirms the business and the borrower's authorization to sign for the transaction. Please see the attached corporate resolution.	XXX: Clear		Resolved	8/3/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305144701	XXX-526	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305122744	XXX-530	7/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305180347	XXX-535	7/31/2026	Property	Leasehold XXX	Leasehold Requirements Not Met or Not Provided	Subject property property rights are leasehold, which is not eligible per guidelines.	XX/XX/XXXX XXX: please see the attached documentation. Please note that while the property was initially a leasehold, the borrower is buying out the lease portion and the property will be a fee simple property once finalized. I've attached the ground rent confirmation and I've attached the confirmation from title that the property will be a fee simple property once finalized.	XXX: Clear		Resolved	8/3/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305171863	XXX-543	8/3/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305180349	XXX-563	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305174121	XXX-567	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305177997	XXX-569	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197042	XXX-572	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305192009	XXX-577	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305174120	XXX-583	8/4/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/4/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305195860	XXX-591	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX:Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305187903	XXX-593	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX:Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305195864	XXX-595	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305195865	XXX-601	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305173136	XXX-611	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176132	XXX-615	8/5/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305139700	XXX-624	8/6/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/6/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305139704	XXX-627	8/6/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/6/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176136	XXX-632	8/7/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305192011	XXX-638	8/7/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305181986	XXX-672	8/10/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197035	XXX-677	8/11/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197034	XXX-678	8/11/2026	Credit	Title or Lien	Title Insurance Missing or Defective	Title commitment is MISSING MORTGAGEe clause after lenders name. Please provide updated report with ISAOA verbiage	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/11/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305215254	XXX-684	8/11/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201079	XXX-698	8/12/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305208638	XXX-699	8/12/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305202967	XXX-704	8/12/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305186575	XXX-705	8/12/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305203921	XXX-715	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305186644	XXX-718	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305210782	XXX-722	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305222194	XXX-740	8/14/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305220719	XXX-744	8/14/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305096933	XXX-746	8/14/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305189506	XXX-750	8/17/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305214208	XXX-764	8/18/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191665	XXX-768	8/18/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305225916	XXX-770	8/18/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305212033	XXX-776	8/19/2026	Credit	Title or Lien	Title Insurance Missing or Defective	Title commitment is MISSING MORTGAGEe clause after lenders name. Please provide updated title commitment with ISAOA verbiage.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XXX	Acknowledged	8/19/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305214090	XXX-786	8/19/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305226181	XXX-791	8/19/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305211539	XXX-792	8/20/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305210763	XXX-797	8/20/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194875	XXX-815	8/21/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305216541	XXX-817	8/21/2026	Credit	Hazard Insurance	Hazard Insurance Missing or Defective	Hazard insurance MISSING MORTGAGEe clause after lenders name. Please provide updated Hazard insurance policy with ISAOA verbiage.	XX/XX/XXXX XXX: please see the attached insurance with the ISAOA verbiage	XXX: Clear		Resolved	8/26/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305211899	XXX-821	8/21/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305216745	XXX-825	8/24/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305213258	XXX-828	8/24/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305220690	XXX-837	8/24/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305226004	XXX-838	8/24/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305216735	XXX-849	8/25/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/25/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305206640	XXX-854	8/25/2026	Credit	Title or Lien	Title Insurance Missing or Defective	Title commitment is MISSING MORTGAGEe clause after lenders name. Please provide updated title commitment with ISAOA verbiage.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/25/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305216742	XXX-857	8/26/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305195197	XXX-860	8/26/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305213228	XXX-861	8/26/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305226056	XXX-876	8/29/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/29/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305190714	XXX-880	8/27/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305208640	XXX-881	8/27/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305207660	XXX-885	8/27/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XXX	Acknowledged	8/27/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305226180	XXX-886	8/28/2026	Credit	Credit Documentation	Entity Documentation - Missing or Defective	Fraud Report reflects borrower XXX	XX/XX/XXXX - XXX: Please see the attached letters from the borrower confirming their intended occupancy of the subject and the lack of a relationship between the borrower and seller of the subject. The borrower also attested that neither themselves or a family member will occupy the subject via the Business Purpose and Occupancy Affidavit.	XXX: Clear		Rescinded	8/31/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305226180	XXX-887	8/28/2026	Credit	Application/Processing	Exterior Inspection Missing or Defective	Missing tax Certificate. Please provide tax bill for accurate tax calculation, taxes were pulled from appraisal. Unable to Calculate DSCR.	XX/XX/XXXX - XXX: Please see attached. The subject's annual taxes of XXX were verified page #XXX of the preliminary title commitment	XXX: Clear		Rescinded	8/31/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305226180	XXX-888	8/28/2026	Credit	Borrower Requirements Not Met	Non-Occupant Borrower Requirements Not Met	Borrower XXX is a first time homebuyer and does not have history of rental property ownership. Borrower is ineligible per guidelines.	XX/XX/XXXX - XXX: Please see attached. The borrower previously owned the property located at XXX XXX within the most recent XXX year period.	XXX: Clear		Resolved	8/31/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305207661	XXX-889	8/28/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required. Please provide updated title policy.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/28/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305207660	XXX-891	8/27/2026	Credit	Debt Service Coverage Ratio Documentation	DSCR Minimum Not Met	80% LTV > XXX% maximum allowed for a XXXnance with a XXX FICO on the Investor Flex DSCR program. XXX / XXX = 80% LTV	XX/XX/XXXX - XXX: Please see attached. This is a delayed financing transaction, which is subject to rate and term parameters. The LTV of 80.00% is sufficient.	XXX: Clear		Rescinded	8/31/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305208648	XXX-892	8/27/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/27/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305207661	XXX-893	8/28/2026	Credit	LTV or ARLTV	Excessive LTV Ratio	80% LTV > XXX% maximum allowed for a XXXnance with a XXX FICO on the XXX DSCR program. XXX / XXX = 80% LTV	XX/XX/XXXX - XXX: Please see attached. This is a delayed financing transaction, which is subject to rate and term parameters. The LTV of 80.00% is sufficient.	XXX: Clear		Rescinded	8/31/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305220242	XXX-898	8/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305226152	XXX-901	8/28/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/28/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305213230	XXX-916	8/29/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/29/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305225686	XXX-918	8/28/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/28/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305190522	XXX-919	9/1/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	9/1/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305226532	XXX-924	8/29/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/29/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305227372	XXX-927	8/31/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required. Title policy is also missing lender's name and ISAOA.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/31/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305213255	XXX-929	8/31/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305234144	XXX-940	9/1/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required. Title policy is also missing lender's name and ISAOA.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	9/1/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305226000	XXX-954	9/1/2026	Credit	Title or Lien	Title Insurance Missing or Defective	Preliminary Title report is missing Lender name, Mortagee clause, & Coverage amount. Please provide supplemental Title commitment with ISAOA/ATIMA verbiage and coverage amount.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	9/1/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305212036	XXX-956	9/1/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	9/1/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305235074	XXX-964	9/1/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Resolved	9/1/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	304641856	XXX-7747	3/13/2025	Credit	Title/Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum insurance required	XX/XX/XXXX: please see attached	XXX: Clear		Cleared	3/18/2025		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	304493266	XXX-6962	2/10/2025	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	2/10/2025		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305078099	XXX-1	4/7/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	4/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305077923	XXX	5/1/2026	Credit	Credit	Excessive LTV Ratio	75.00% LTV > XXX% maximum LTV for the Sub1 DSCR program	XXX: Exception Waiver	XXX: Clear	FICO XXX points above min req, Experienced Investor, Value supported, CU score XXX Clean mortgage history, no lates for over XXX monts	Acknowledged	5/8/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305102826	XXX-1	5/2/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	5/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156693	XXX-1	6/19/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	6/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172516	XXX-1	7/17/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305102773	XXX-1	7/20/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305133946	XXX-1	7/21/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305120677	XXX-1	7/27/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156533	XXX	7/27/2026	Credit	Borrower and	DSCR Minimum Not	XXX DSCR <	XXX: Receipt of	XXX: Clear		Cleared	7/30/2026		C	A	C	A	C	A	C	A	C	A	C	A

						Mortgage Eligibility	Met	XX/XX/XXXX minimum DSCR required for the Core DSCR program. DSCR calculation breakdown: XXX Market Rent/ XXX PITIA = XXX DSCR	rents uploaded																	
XXX	XXXXX	305142428	XXX-1	7/27/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305122627	XXX-1	7/27/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305122626	XXX-1	7/27/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172604	XXX-1	7/28/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/28/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156439	XXX-1	7/27/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/27/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194456	XXX-1	7/28/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/28/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156572	XXX-1	7/28/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/28/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305142129	XXX-1	7/29/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/29/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172500	XXX-1	7/29/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	7/29/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172474	XXX-1	8/5/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197497	XXX	8/7/2026	Credit	Title/Lien	Title Insurance Missing or Defective	Title supplement is missing ISAOA after the lender's name. Please provide an update.	XXX: Title Report uploaded	XXX: Clear		Cleared	8/10/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305197497	XXX	8/7/2026	Credit	Borrower and Mortgage Eligibility	Entity Documentation - Missing or Defective	Missing Operating Agreement for XXX to prove the borrower's ownership interest and ability to use the funds in the XXX acct #XXX	XXX: Rescind, excluding assets	XXX: Clear		Cleared	8/10/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305194472	XXX-1	8/10/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194339	XXX-1	8/12/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.				Cleared	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194276	XXX	8/12/2026	Credit	Title/Lien	Title Insurance Coverage - XXX Coverage	XXX title insurance coverage < XXX minimum coverage required. Please provide updated title policy or supplemental report.	XXX: Updated Title uploaded	XXX: Clear		Cleared	8/13/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305201126	XXX-3	8/6/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/6/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201223	XXX-12	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201237	XXX-14	8/11/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201205	XXX-16	8/10/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201125	XXX-19	8/10/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201124	XXX-20	8/10/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201288	XXX-32	8/11/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201198	XXX-44	8/13/2026	Credit	Credit Documentation	Significant Derogatory Credit Event – Requirement Not Met	Background check reflects a XXX conviction dated XX/XX/XXXX for XXX. Guidelines require approval by XXX for any XXX within the last XXX years involving fraud, embezzlement, or other similar crimes	XX/XX/XXXX: Attached LOX	XXX: Clear		Cleared	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305201145	XXX-69	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201230	XXX-71	8/11/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201127	XXX-84	8/14/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201265	XXX-88	8/13/2026	Property	Credit Eligibility	Subject Property Lease - Missing or Defective	Subject property: XXX is a Single family vacant refinance. Per guidelines, Single family properties must be leased at time of closing.	XX/XX/XXXX: Subject property is coming out of recent XXX budget is already in loan files and borrower has Good credit/liquidity/loan history with us/DSCR	XXX: Clear		Cleared	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305201268	XXX-98	8/10/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201154	XXX-115	8/13/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201180	XXX-118	8/17/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201274	XXX-126	8/19/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201186	XXX-128	8/19/2026	No Findings	No Findings	No Findings	This loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201271	XXX-138	8/11/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201232	XXX-141	8/11/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201195	XXX-142	8/12/2026	Credit	Title or Lien	Title Insurance Coverage - XXX Coverage	XXX Title coverage < XXX Coverage required.	XX/XX/XXXX: Waived via overlay	XXX: Clear	XXX, FICO XXX DSCR XX/XX/XXXX	Acknowledged	8/12/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305201147	XXX-143	8/26/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305201155	XXX-147	8/19/2026	Credit	Closing Documentation	Guaranty Missing or Defective	Missing Personal guaranty document for guarantor: XXX.	XX/XX/XXXX: Attached	XXX: Clear		Cleared	8/31/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305201155	XXX-148	8/19/2026	Credit	Closing Documentation	Closing Disclosure/Settlement Statement Missing or Defective	Missing Closing Disclosure (HUD) for subject property: XXX.	XX/XX/XXXX: Attached	XXX: Clear		Cleared	8/31/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305201174	XXX-149	8/26/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232765	XXX	8/18/2026	Credit	Credit Documentation	Credit Report Aged	Credit report dated XX/XX/XXXX is aged XXX days. Per guides, credit documentation must be within XXX days of the XXX	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, Experienced Investor, XX/XX/XXXX DSCR	Acknowledged	8/20/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232765	XXX	8/18/2026	Property	Appraisal Data Integrity	Appraisal Missing or Defective	Appraisal General Description reflects subject property as having XXX units while Appraisal Subject Rent Schedule reflects XXX units. Please provide a corrected appraisal	XX/XX/XXXX Revised Appraisal uploaded	XXX: Clear		Cleared	8/20/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232765	XXX	8/18/2026	Property	Appraisal Documentation	Appraisal Aged	Appraisal aged XXX days. Per guides, Appraisal must be within XXX days of the XXX	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, Experienced Investor, XX/XX/XXXX DSCR	Acknowledged	8/20/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232766	XXX	8/18/2026	Credit	Credit Documentation	Missing, XXX, or Incomplete Project Document	Missing Tax Cert for subject property: XXX. Property Tax Abatements in file are not for the subject property	XX/XX/XXXX: Parcel split LOE and Tax estimate uploaded	XXX: Clear		Cleared	8/20/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232766	XXX	8/18/2026	Credit	Credit Documentation	Credit Report Aged	Credit Report dated XX/XX/XXXX is aged XXX days. Per guides, credit documentation must be within XXX days of the XXX	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, Experienced Investor, XX/XX/XXXX DSCR	Acknowledged	8/20/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305106526	XXX	5/14/2026	Credit	LTV/ARLTV	Excessive LTV Ratio	XXX% > XXX% max allowed LTV, FICO XXX+, DSCR XXX-XXX, Refinance Cash-Out	XX/XX/XXXX: exception	XXX: Clear	FICO XXX, XXX months reserves	Acknowledged	5/14/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305106524	XXX	3/26/2026	Credit	LTV/ARLTV	Excessive LTV Ratio	XXX% > XXX% max allowed LTV, FICO XXX+, DSCR XXX-XXX, Refinance Cash-Out	XX/XX/XXXX: exception	XXX: Clear	FICO XXX, XXX months reserves	Acknowledged	3/30/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305106518	XXX	3/26/2026	Credit	LTV/ARLTV	Excessive LTV Ratio	XXX% > XXX% max allowed LTV, FICO XXX+, DSCR XXX-XXX, Refinance Cash-Out	XX/XX/XXXX: exception	XXX: Clear	FICO XXX, XXX months reserves	Acknowledged	3/30/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305106518	XXX	5/4/2026	Property	Ineligible Property	Ineligible Property	Appraiser reflects subject property XXX as vacant with no recent rehab. Per guides, vacant refinances are ineligible.	XX/XX/XXXX: Exception	XXX: Clear	FICO XXX, XXX months reserves	Acknowledged	5/8/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232768	XXX	4/7/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	4/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232769	XXX	4/7/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	4/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232770	XXX	4/8/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	4/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232763	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232760	XXX	8/18/2026	Property	Appraisal Review	Appraisal Review - Missing	Missing Appraisal Review for Appraisal dated XX/XX/XXXX	XX/XX/XXXX: CDA uploaded	XXX: Clear		Cleared	8/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232762	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232758	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232759	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232746	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232750	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232760	XXX	8/18/2026	Credit	General Eligibility	Note Missing or Defective	Per Secured Note in file, the subject loan is a XXX Year Interest Only for XXX months with a Balloon Payment. Per DSCR Program Matrix, this is no an eligible loan type	XXX: Corrected and signed Note uploaded	XXX: Clear		Cleared	9/30/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232751	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232753	XXX	8/19/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, he now subject to this requirement despite his XXX% entity ownership	XX/XX/XXXX: Waived via email	XXX: Clear	FICO XXX XX/XX/XXXX DSCR, Clear MTG history	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305191794	XXX	8/19/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, he now subject to this requirement despite his XXX% entity ownership	XX/XX/XXXX: Waived via email	XXX: Clear	FICO XXX XX/XX/XXXX DSCR, Clear MTG history	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232761	XXX	8/18/2026	Credit	Insurance	Hazard Insurance Missing or Defective	Hazard Insurance effective date of XX/XX/XXXX is after the disbursement date of XX/XX/XXXX. Please provide updated coverage effectve on or before the date of disbursement.	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, LTV 5% below max	Acknowledged	8/20/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232752	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232757	XXX	8/18/2026	Credit	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232755	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232754	XXX	6/30/2026	Property	Appraisal Review	Desk Review Variance > XXX%	Appraisal Review variance of XXX% < XXX% tolerance per guides. Please provide additional valuation report to support the origination appraisal	XX/XX/XXXX: Uploaded BPO but using structuring loan around CDA value of XXX	XXX: Clear	Experienced Investor, XX/XX/XXXX DSCR, XXX MTG history	Acknowledged	6/30/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232813	XXX	6/29/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report and Background Check for XXX, an owner of layered entity XXX	XX/XX/XXXX: Waiver in file	XXX: Clear	Experienced Investor, DSCR > XXX Clean housing history XXX	Acknowledged	6/29/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305232748	XXX	6/29/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report and Background Check for XXX, an owner of layered entity XXX	XX/XX/XXXX: Waiver in file	XXX: Clear	Experienced Investor, DSCR > XXX Clean housing history XXX	Acknowledged	6/29/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305232812	XXX	6/29/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report and Background Check for XXX, an owner of layered entity XXX	XX/XX/XXXX: Waiver in file	XXX: Clear	Experienced Investor, DSCR > XXX Clean housing history XXX	Acknowledged	6/29/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305232745	XXX	6/29/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report and Background Check for XXX, an owner of layered entity XXX	XX/XX/XXXX: Waiver in file	XXX: Clear	Experienced Investor, DSCR > XXX Clean housing history XXX	Acknowledged	6/29/2026		B	B	B	B	B	B	B	B	B	B	B	B
XXX	XXXXX	305232754	XXX	8/19/2026	Credit	Asset Documentation	Asset Documentation Missing or Defective	Missing Asset Documentation for Closing Costs and Reserves	XX/XX/XXXX: Uploaded assets just outside of XXX. Client waiving aged asset documentation	XXX: Clear	LTV 5% less than max, XXX FICO, XXX years Housing History	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232742	XXX	8/19/2026	Credit	LTV/ARLTV	Excessive LTV Ratio	71.10% LTV > XXX% Max LTV for Refinance qualifying with STR income	XX/XX/XXXX: Waived via email	XXX: Clear	XXX Total Reserves, XXX Years housing history, XXX FICO	Acknowledged	8/20/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232756	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232743	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232740	XXX	8/19/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/19/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232764	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232744	XXX	8/18/2026	No Findings	No Findings	No Findings	The loan meets all applicable guidelines.	XX/XX/XXXX: Clear	XXX: Clear		Cleared	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232747	XXX	8/19/2026	Credit	Borrower Requirements Not Met	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, he now subject to this requirement despite his XXX% entity ownership	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, XXX months reserves	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232749	XXX	7/15/2026	Credit	Application/Processing	Credit Report Missing or Defective	Missing Credit Report for XXX. Loan Application shows XXX is a guarantor	XX/XX/XXXX: Waived via email	XXX: Clear	Primary Guarantor FICO XXX DSCR XXX Experienced Investor	Acknowledged	7/15/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232747	XXX	8/19/2026	Credit	Borrower Requirements Not Met	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, he now subject to this requirement despite his XXX% entity ownership	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, XXX months reserves	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232767	XXX	8/19/2026	Property	Appraisal Documentation	Appraisal Aged	Appraisal aged XXX days from XXX	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, 55.28% LTV	Acknowledged	8/21/2026		C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232767	XXX	8/19/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, she now subject to this requirement	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, 55.28% LTV	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305232739	XXX	8/19/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, she now subject to this requirement	XX/XX/XXXX: Waived via email	XXX: Clear	FICO XXX XX/XX/XXXX DSCR, 57.77% LTV	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305241215	XXX	8/6/2026	Credit	Credit Documentation	Background Check Missing or Defective	Missing Background Check for XXX, an owner of layered entity XXX	XX/XX/XXXX: Waiver in file	XXX: Clear	Experienced Investor, DSCR > XXX Clean housing history XXX	Acknowledged	8/6/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305241213	XXX	8/19/2026	Credit	Credit Documentation	Credit Report Missing or Defective	Missing Credit Report for XXX. Guides State that any additional guarantors are subject to a full credit history check. Because XXX has now signed the Guaranty, she is now subject to this requirement despite her XXX% entity ownership	XX/XX/XXXX: Waived via email	XXX: Clear	XXX FICO, XX/XX/XXXX DSCR, Clean MTG history	Acknowledged	8/20/2026		D	B	D	B	D	B	D	B	D	B	D	B
XXX	XXXXX	305191817	FCRE1206	5/28/2026	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	All Interested Parties Not Checked with Exclusionary Lists. The settlement agent (XXX) has not been checked against the exclusionary lists.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	5/28/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305191817	FCOM8997	5/22/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	5/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191817	FPRO8998	5/22/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	5/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191817	FCRE3000	5/22/2026	Credit	Eligibility	Borrower Rental Experience Not Within Guidelines	Borrower Rental Experience Not Within Guidelines XXX Non-QM Program Guidelines require documented experience owning or managing income-producing XXX properties and short-term rental history from XXX sources such as XXX, XXX, XXX for a			Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	B	B	B	B	B	B	B	B	B	B	B	B

								refinance transaction. Internal correspondence confirms that an exception was approved to use the two short-term lease agreements in place of documentation from XXX sources to satisfy both requirements. The exception was supported by compensation factors, including reserves (cash out from the loan) and Credit Score. Based on the approved exception, the investor experience and short-term rental documentation requirements are considered satisfied.																		
XXX	XXXXX	305102496	FCRE7497	6/30/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing documentation for HOA dues on REO: XXX, or an executed LOE stating there are no HOA dues on the property.	please advise what figures are not matching because the XXX pulls directly from the information on the 1003.; Document Uploaded. attached is HOA dues of XXX updated XXX/1003	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	6/30/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305102496	FPRO9990	6/17/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Third Party Valuation Product Not Provided or Not Provided Within Tolerance.	Document Uploaded. attached	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	6/17/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305102496	FCOM8997	6/11/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	6/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176833	FCRE1440	6/29/2026	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Housing History Does Not Meet Guideline Requirements. Lease Agreement, XXX-XXX, reflects a monthly rent of, $XXX. The XXX transaction history indicates XXX payments to the landlord, XXX, for XXX and XXX a total of, $XXX. Guidelines require a situation causing delinquency be XXX documented. Documentation validating the situation causing the delinquency has been resolved, or, evidence of a paid as agreed XXX month rental history is required.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	6/29/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305176833	FPRO8998	6/22/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	6/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176833	FCOM8997	6/22/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	6/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176839	FCRE2008	7/2/2026	Credit	Insurance	Rent Loss Coverage Not Sufficient	The Loss Rent Coverage is Sufficient field on the Rent Loss Coverage Details card, found on the Property Insurance page is selected as No, indicating the loss rent coverage does not meet guideline requirements. Please check for accuracy and make appropriate corrections. Missing sufficient rent loss covering XXX months or XXX Using XXX for short term rents calculation $XXX/m x XXX = XXX	Document Uploaded. Updated EOI and updated UW Docs	XXX: Clear		Resolved	7/2/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305176839	FCOM8997	6/23/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	6/23/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305176839	FPRO8998	6/23/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	6/23/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157892	FCRE1437	7/15/2026	Credit	Income/Employment	Income and Employment Do Not Meet Guidelines	Income and Employment Do Not Meet Guidelines. XXX Lender Worksheet Missing XXX B2 is wage earner XXX must but it was missing XXX Property #XXX and XXX monthly rental given but SCH E or lease agreement missing hence updated as per lender and cited condition for source documents	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305157892	FCOM5135	7/8/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Please provide proof that the Affiliated Business Disclosure	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305157892	finding-3352	6/26/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a A.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	6/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157892	FPRO8998	6/26/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	6/26/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232790	FCOM1266	7/9/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX-business days of application, XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/9/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232790	FCOM3608	7/9/2026	Compliance	Missing Doc	Intent to Proceed is Missing	The intent to proceed is missing. Please provide either a signed intent to proceed document or provide the date the borrower gave the lender/broker their intent to proceed	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/9/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232790	FCOM5135	7/9/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Please provide proof that the Affiliated Business Disclosure was provided prior to closing or provide confirmation that the lender has no affiliates or made no referral of business to affiliates.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/9/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232790	FCOM2298	7/9/2026	Compliance	Missing Doc	XXX Const, Art 16, § 50(a)(6)(M)(i) - XXX XXX(a)(XXX) Notice for Home Equity Disclosure is not Provided	XXX Const, Art 16, § 50(a)(6)(M)(i) - XXX XXX(a)(XXX) Notice for Home Equity Disclosure is not Provided. Documentation required to clear exception: Please provide the XXX XXX(a)(XXX) Notice for Home Equity Disclosure within three business days of the loan application, XX/XX/XXXX, and at least XXX days before consummation, XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232790	FCOM1231	7/6/2026	Credit	Missing Doc	The Initial 1003 is Missing	The Initial 1003 is Missing. Please provide the initial 1003.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/6/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232790	FPRO8998	7/1/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 37.24% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 37.24% is less than Guideline LTV of 80%	Resolved	7/1/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232792	FCRE1437	7/23/2026	Credit	Income/Employment	Income and Employment Do Not Meet Guidelines	Income and Employment Do Not Meet Guidelines. Unable to locate income documentation in file used to calculate income. File contains CPA letter, verification of CPA license, business narrative, and business license. Guidelines require CPA letter along with XX/XX/XXXX month bank Statements or P&L.	Document Uploaded. ; Document Uploaded. ; Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232792	FPRO9990	7/8/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Unable to locate UCDP in file as required.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232792	finding-3532	7/8/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	This loan failed the initial closing disclosure delivery date test due to one of the following findings: (12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		C	A	C	A	C	A	C	A	C	A	C	A

								creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.																		
XXX	XXXXX	305232792	FCOM3849	7/8/2026	Compliance	Disclosure	Evidence of Appraisal Delivery to Borrower not Provided or Late (12 CFR 1002.14(a)(1))	The file did not contain evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date. If the consumer waived rights, a copy still needs to be provided prior to or at consummation. The violation can be resolved by providing evidence that the consumer received the report in a timely manner. (12 CFR XXX(a)(XXX)). Documentation required to clear exception: Evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date is required, but missing from the file.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232792	FCOM9186	7/8/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Documentation required. E-consent is missing from file.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232792	FCOM1266	7/8/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX-business days of application.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232792	FCOM3608	7/8/2026	Compliance	Missing Doc	Intent to Proceed is Missing	The intent to proceed is missing. Please provide either a signed intent to proceed document or provide the date the borrower gave the lender/broker their intent to proceed.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232792	FCOM5135	7/8/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Please provide proof that the Affiliated Business Disclosure was provided prior to closing or provide confirmation that the lender has no affiliates or made no referral of business to affiliates.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232792	FCOM1231	7/6/2026	Credit	Missing Doc	The Initial 1003 is Missing	The Initial 1003 is Missing. Initial 1003 was not provided in file as required.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/6/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232792	FPRO1242	7/6/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Unable to locate in file. Guidelines require XXX Condo appraisal within XXX days of the XXX.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/6/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232792	FCOM1252	7/6/2026	Compliance	Missing Doc	TRID: Missing Loan Estimate	The initial and/or any revised Loan Estimate is missing. As a result, a full review for compliance with timing and tolerance requirements could not be performed. The defect can be cured by providing the initial and any revised Loan Estimates that were issued to the consumer.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/6/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305142119	FCRE1193	7/27/2026	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Audited DTI of XXX% exceeds Guideline DTI of XXX% The Lender XXX reflects the loan was approved with a DTI of XXX% the maximum DTI for the Select Non QM loan program is XXX%	Document Uploaded. ; Document Uploaded.	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305142119	FCRE7497	7/17/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Missing documentation for HOA dues, or an executed LOE stating there are no HOA dues on the REO reflected on the Final 1003: XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 60% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 60% is less than Guideline LTV of 80%	Resolved	7/17/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305142119	FPRO8998	7/2/2026	Property	Data	No Property Findings	No property findings. Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 60% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 60% is less than Guideline LTV of 80%	Resolved	7/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305142119	FCOM8997	7/2/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 60% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 60% is less than Guideline LTV of 80%	Resolved	7/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191495	FCRE8999	7/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191495	FPRO8998	7/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191495	FCOM8997	7/7/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191486	FCOM1232	7/9/2026	Credit	Missing Doc	The Final 1003 is Missing	The Final 1003 is Missing. Missing Final 1003 for Borrower 1, Borrower 2, and Borrower XXX	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305191486	FCOM8997	7/7/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191486	FPRO8998	7/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191417	FCOM8997	7/7/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191417	FCRE8999	7/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191417	FPRO8998	7/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191414	FCRE8999	7/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191414	FPRO8998	7/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191414	FCOM8997	7/7/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191413	FCRE8999	7/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191413	FPRO8998	7/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191413	FCOM8997	7/7/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO	Resolved	7/7/2026		A	A	A	A	A	A	A	A	A	A	A	A

											of XXX | Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%															
XXX	XXXXX	305191480	FCOM8997	7/8/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191480	FCRE8999	7/8/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191480	FPRO8998	7/8/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191470	FCRE8999	7/8/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 65.99% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 65.99% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191470	FPRO8998	7/8/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 65.99% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 65.99% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191470	FCOM8997	7/8/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 65.99% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 65.99% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191462	FPRO8998	7/8/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191462	FCRE8999	7/8/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191462	FCOM8997	7/8/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/8/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191443	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191443	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191443	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191441	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191441	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191441	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191440	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191440	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191440	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191431	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191431	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191431	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191513	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191513	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191513	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191512	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 85%	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191512	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 85%	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191512	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 85%	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191498	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191498	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191498	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191488	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.75% is less than Guideline CLTV of 80% | Original LTV is	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A

											Below the Guideline Maximum - Calculated LTV of 48.75% is less than Guideline LTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.															
XXX	XXXXX	305191488	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.75% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 48.75% is less than Guideline LTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191488	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.75% is less than Guideline CLTV of 80% | Original LTV is Below the Guideline Maximum - Calculated LTV of 48.75% is less than Guideline LTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191478	FCRE8999	7/9/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191478	FCOM8997	7/9/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191478	FPRO8998	7/9/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/9/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191477	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191477	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191477	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191455	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191455	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191455	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191446	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191446	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191446	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191423	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191423	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191423	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191422	FCOM1221	7/14/2026	Credit	Missing Doc	The Deed of Trust is Incomplete	The Deed of Trust is Incomplete. Page XXX missing from Deed of Trust	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305191422	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191422	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191420	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191420	finding-3352	7/13/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML escrow established, appraisal requirement met		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191420	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191411	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191411	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191411	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191435	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191435	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191435	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172477	FCRE2800	7/23/2026	Credit	Assets	Verified Liquid Assets Insufficient For Closing	Verified Liquid Assets are insufficient for	Document Uploaded.	XXX: Clear	Borrower has stable job time -	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A

								closing in the amount of $-XXX. Please provide additional assets to cover the closing cost of XXX and three months reserves.			Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305172477	FCRE1198	7/23/2026	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Audited Reserves of month(s) are less than Guideline Required Reserves of XXX month(s) Please provide additional assets for required reserves of five months or $XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305172477	FCRE9995	7/23/2026	Credit	Assets	Audited Reserves are less than Guideline Required Reserves (Dollar Amount)	Audited Reserves of $ are less than Guideline Required Reserves of $XXX. Please provide additional assets for required reserves of $XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305172477	FCRE7497	7/18/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Please provide verification of any Homeowner's Association Due associated with the Borrower's property located at XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305172477	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	This transaction meets the Business Purpose criteria and is classified as Rate and Term Refinance secured by an Investment Property. As such it is exempt from TRID and Qualified Mortgage (QM) requirements. The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172477	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191568	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 25.42% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 25.42% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191568	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 25.42% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 25.42% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191568	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 25.42% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 25.42% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191472	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191472	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191461	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191461	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191461	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191450	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191450	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191450	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191436	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191436	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191430	FCOM8997	7/13/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191430	FCRE8999	7/13/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191430	FPRO8998	7/13/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90%	Resolved	7/13/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191409	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191409	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191409	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232806	FCRE1479	7/28/2026	Credit	Assets	Asset 1 Does Not Meet Guideline Requirements	Asset Record XXX Does Not Meet G/L Requirements. The joint account used for closing funds and reserves is held with a non-borrower. The XXX Non-QM Program Guidelines, require an access letter to establish the Borrower's full access to the funds. The loan file includes a letter identifying the joint account holder as the fiancée; however, an access letter is not present in the file. Please provide a signed letter from the joint account holder that grants the Borrower 1 XXX% access to the funds for the subject transaction.	Access letters are only required for business accounts or if the loan is a XXX-month bank Statement or P&L product. Tati will investigate the addendum for you.	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232806	FCRE9785	7/28/2026	Credit	Missing Doc	Purchase Contract is Incomplete	XXX is Purchase but Purchase Contract Doc is Incomplete. The XXX of XXX on the final Closing Disclosure does not match the purchase contract's XXX of XXX The loan file does not include an addendum documenting the revised XXX. Please provide a fully executed addendum	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/28/2026		B	A	B	A	B	A	B	A	B	A	B	A

								to purchase contract that reflects the final XXX.																		
XXX	XXXXX	305232806	FCOM1621	7/27/2026	Compliance	Missing Doc	Missing Initial Escrow Disclosure	Initial Escrow Account Disclosure is Missing. Documentation required to clear exception: Please provide the Initial Escrow Account Disclosure.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/27/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232806	FPRO8998	7/22/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232787	FPRO8998	7/22/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232787	FCRE8999	7/22/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/22/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232799	finding-3634	8/19/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in the amount of XXX is due to increase from XXX to XXX for the points-loan discount ,$XXX to XXX for the appraisal re-inspection fee and XXX to XXX for the appraisal desk review. (Missing COC's for increase in discount points on LE XX/XX/XXXX and Le XX/XX/XXXX) The loan discount fees increased on the Final CD XX/XX/XXXX but the ICD is missing so unable to determine when the fee increased. Provide a COC dated within XXX business days of the change and ICD to determine if the fee was disclosed timely. The appraisal re-inspection was added to Final CD XX/XX/XXXX but the ICD is missing so unable to determine when the fee increased. Provide a COC dated within XXX business days of the change and ICD to determine if the fee was disclosed timely. The Appraisal Desk review was added to Final CD XX/XX/XXXX but the desk review provided is dated XX/XX/XXXX so this is out of tolerance.	Document Uploaded. ; Document Uploaded. The final CD include a Lender cure credit of XXX which included the increase to the appraisal ($XXX cure credit) and the appraisal desk review ($XXX cure credit). The loan discount points increased on the XX/XX/XXXX CD, and this was disclosed via COC due to loan lock pricing change – the lock had expired on XX/XX/XXXX and was relocked on this day, which caused the pricing change. See COC for this change. We have also provided the XX/XX/XXXX borrower signed ICD. ; Document Uploaded. ; Document Uploaded. Change of Circumstances uploaded; Document Uploaded. Loan Estimate uploaded to show fees were properly disclosed	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 46.7% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 46.7% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232799	FPRO1242	7/23/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Missing required full appraisal.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 46.7% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 46.7% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232799	FCRE1182	7/23/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Missing loan approval and/or XXX	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 46.7% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 46.7% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232799	finding-3532	7/22/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	This loan failed the initial closing disclosure delivery date test due to one of the following findings: (12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that is was received by the consumer XXX business days prior to consummation on XX/XX/XXXX	Initial CD attached showing Initial CD was disclosed within guidelines	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 46.7% is less than Guideline CLTV of 90% | Original LTV is Below the Guideline Maximum - Calculated LTV of 46.7% is less than Guideline LTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/22/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232786	FCRE8999	8/20/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232786	FPRO8998	8/20/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232786	FCOM8997	8/20/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232783	FCRE1197	7/29/2026	Credit	Eligibility	Audited FICO is less than Guideline FICO	Audited FICO of XXX is less than Guideline FICO of XXX Per XXX Non-QM Program Guidelines, a minimum credit score of XXX is required when escrows are waived. The lowest middle score among the two Borrowers is XXX which is below the required threshold. A Lender exception was granted based on the following compensating factors: 75% LTV, Co-Borrower's middle FICO is XXX and Borrower is a seasoned investors with over XXX investment properties.				Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232783	FCRE0377	7/28/2026	Credit	Data	The Total Hazard Coverage is LESS than the Required Coverage Amount	The hazard insurance dwelling coverage of XXX is insufficient, not meeting the required coverage amount of ($XXX). The hazard insurance policy does not meet minimum coverage requirements. Per XXX Non-QM Program Guidelines, coverage must equal XXX% of the replacement cost value of the improvements, or the unpaid principal balance of the loan, provided it equals no less than XXX% of the replacement cost value. The replacement cost calculated value is XXX and XXX% of that amount is $XXX. The subject XXX of XXX is below this threshold and cannot be used to satisfy minimum coverage. As a result, the required coverage is XXX and the policy dwelling coverage of XXX is insufficient.	Document Uploaded. ; Dec page shows replacement cost coverage with no limit.	XXX: Clear		Resolved	7/28/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232783	FPRO1242	7/22/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Missing required full appraisal, including a form 1007.	Document Uploaded.	XXX: Clear		Resolved	7/22/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232783	FCOM8997	7/20/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232814	FCRE9785	7/27/2026	Credit	Missing Doc	Purchase Contract is Incomplete	XXX is Purchase but Purchase Contract Doc is Incomplete. The purchase contract includes signatures from both the Borrowers and Seller; however, none of the pages were initialed by the Seller. Additionally, the required addendums were executed by the Borrowers only, with no Seller signatures present. Please provide fully executed contract pages and addendums.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 75% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 75% is less than Guideline CLTV of 90%	Resolved	7/27/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232814	FCRE1254	7/27/2026	Credit	Title	Property Title Issue	Property Title Issue. Schedule C reflects multiple City/Town of XXX liens recorded against the prior owner. Please provide either written confirmation from the title company that these liens were satisfied or the final title policy showing clear title.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 75% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 75% is less than Guideline CLTV of 90%	Resolved	7/27/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232814	FCOM1252	7/23/2026	Compliance	Missing Doc	TRID: Missing Loan Estimate	The initial and/or any revised Loan Estimate is missing. As a result, a full review for	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on	Resolved	7/23/2026		D	A	D	A	D	A	D	A	D	A	D	A

								compliance with timing and tolerance requirements could not be performed. The defect can be cured by providing the initial and any revised Loan Estimates that were issued to the consumer.			job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 75% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 75% is less than Guideline CLTV of 90%															
XXX	XXXXX	305232814	FCOM1268	7/23/2026	Compliance	Missing Doc	ARM Disclosure is Missing	ARM Disclosure is Missing. Documentation required to clear exception. Documentation required to confirm the disclosure was sent within the XXX days of application. The ARM disclosure is missing. Please provided evidence disclosure was issued within XXX days of application date of XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 75% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 75% is less than Guideline CLTV of 90%	Resolved	7/23/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232814	FPRO8998	7/20/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 75% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 75% is less than Guideline CLTV of 90%	Resolved	7/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232805	finding-3635	8/10/2026	Compliance	TRID Tolerance	Charges That In Total Cannot Increase More Than XXX% Test	This loan failed the charges that in total cannot increase more than XXX% test. (12 CFR §1026.19(e)(3)(ii))The loan contains third-party services that the consumer was permitted to shop for and the charges exceed the good faith tolerance according to §1026.19(e)(3)(ii). The final charges that in total cannot increase more than XXX% XXX exceed the comparable charges XXX by more than XXX% Please see the table that displays the Charges That Cannot Increase More Than XXX% for a comparison of the data between the provided disclosures n estimate of a charge for a third-party service or a recording fee is in good faith if: (A) The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than XXX percent;(B) The charge for the third-party service is not paid to the creditor or an affiliate of the creditor; and(C) The creditor permits the consumer to shop for the third-party service, consistent with §1026.19(e)(1)(vi). TILA 130 Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, and Copy of Refund Check, or Valid COC. The XXX% tolerance violation in the amount of XXX is due to increase from XXX to XXX for the Recording Fee. Tolerance cure on the final CD dated XX/XX/XXXX for XXX was sufficient to cure the Credit Report Fee increase.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 76.36% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 76.36% is less than Guideline CLTV of 90%	Cured			C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232805	FPRO8998	7/20/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 76.36% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 76.36% is less than Guideline CLTV of 90%	Resolved	7/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232805	FCRE8999	7/20/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 76.36% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 76.36% is less than Guideline CLTV of 90%	Resolved	7/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232800	FCRE1194	7/24/2026	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Audited LTV of 80% exceeds Guideline LTV of 70% Per XXX Non-QM Program Matrix, the maximum LTV for First-Time Investors is XXX% and the subject LTV is 80%, exceeding the maximum permitted.	Document Uploaded. See attached exception approval	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232800	FCRE1206	7/24/2026	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	All Interested Parties Not Checked with Exclusionary Lists. Borrower's XXX (XXX) was not checked against the exclusionary lists.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232800	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232800	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232785	FCRE4165	8/20/2026	Credit	Income/Employment	Employment Gaps in Employment Without Sufficient Explanation	Per XXX Non-QM Program Guidelines, any embayment gap exceeding thirty XXX days in the last twelve XXX months requires a written explanation. The Co-Borrower had an employment gap from XX/XX/XXXX to XX/XX/XXXX. No letter of explanation is present in the file. Please provide a letter of explanation from the Co-Borrower.	Document Uploaded. ; Note from UW: Per 1003 borrower moved from XXX. Do we need an LOE for that gap?	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/20/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232785	FCRE4104	8/18/2026	Credit	Missing Doc	Missing explanation and supporting documentation for large deposit(s)	The loan file does not include documentation supporting the XXX increase in the XXX account ending in #XXX balance between the XXX report dated XX/XX/XXXX, which shows a balance of XXX and the bank account summary dated XX/XX/XXXX, which shows a balance of $XXX. The loan file includes a wire showing this same account was used for funds to close. Please provide documentation showing the funds deposited into the account are from XXX source.	Document Uploaded. Note from UW: they've provided full documentation for the actual funds used toward the purchase, but there's a large deposit that wasn't included. Is this potentially sufficient to document the gift/closing funds? Here are the notes: • Transaction history for the XXX XXX account, through XX/XX/XXXX is attached o The XXX asset report in the file (dated XX/XX/XXXX) showed a balance of XXX o There were two wires deposited into this account, one for $XXX, which was used for the down payment, and another for $XXX which was not • Executed gift letter, reflecting the $XXX gift from B2's father is attached • Wire documentation (XXX pages) is attached o This is in XXX and XXX • The final settlement Statement (that is in the file) shows the wire for closing funds was XXX • Aside from the documented $XXX gift the transaction history for the XXX XXX account shows only two other large deposits (deposits over XXX% of the qualifying income) o $XXX on XX/XX/XXXX – this was also from B2's father, but as noted above, this wasn't used for the purchase o $XXX on XX/XX/XXXX – this was a transfer from the XXX account that was subsequently transferred back on XX/XX/XXXX. I don't necessarily think this should be backed out since we can clearly see what it was but even if we do, it should still be ok. To the original point/question above, they sent roughly $XXX to closing and we have documented $XXX. (or $XXX) ; Note from UW: There aren't any large deposits on this transaction history.. The doc only shows the rent payments. It's not a Statement and doesn't show other transactions. Basically, although it shows a higher "available balance" it doesn't reflect any deposits. The transactions it shows are just payments.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232785	FCRE1347	7/27/2026	Credit	Missing Doc	Borrower 2 3rd Party VOE Prior to Close Missing	Borrower 2 3rd Party VOE Prior to Close Missing. Per XXX Non-QM Program Guidelines, a Verbal Verifications of Employment (VVOE) must be completed within ten XXX calendar days of the closing date. A third-party employment verification via XXX is dated XX/XX/XXXX, which is outside the required timeframe. Please provide a XXX-day VVOE for the Co-Borrower.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/27/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232785	finding-3532	7/23/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	This loan failed the initial closing disclosure delivery date test due to one of the following findings: (12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and	Document Uploaded. Initial CD disclosed on XX/XX/XXXX attached	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A

								the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.			DTI of XXX%															
XXX	XXXXX	305232785	FPRO8998	7/21/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232784	FCRE0377	7/27/2026	Credit	Data	The Total Hazard Coverage is LESS than the Required Coverage Amount	Please provide the RCE for this property. Exception remains.	Insurance shows XXX% replacement cost	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232784	FCRE1157	7/27/2026	Credit	Missing Doc	Hazard Insurance Policy is Missing	Missing Hazard Insurance Policy. Provide evidence of hazard insurance with sufficient coverage.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/27/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232784	FCRE1145	7/24/2026	Credit	Missing Doc	Title Document Missing	Title Document is missing. Title document not present in the file.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232784	FCRE1148	7/24/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien XXX	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232784	FCOM1231	7/24/2026	Credit	Missing Doc	The Initial 1003 is Missing	The Initial 1003 is Missing. Missing initial loan application.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232784	FCRE1347	7/24/2026	Credit	Missing Doc	Borrower 2 3rd Party VOE Prior to Close Missing	Borrower 2 3rd Party VOE Prior to Close Missing. Per XXX Non-QM Program Guidelines, a Verbal Verifications of Employment (VVOE) must be completed within ten XXX calendar days of the closing date. A third-party employment verification is dated XX/XX/XXXX, which is outside the required timeframe. Please provide a XXX-day VVOE for the Co-Borrower.	Document Uploaded. ; VVOE not required for program	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232784	FCOM1232	7/24/2026	Credit	Missing Doc	The Final 1003 is Missing	The Final 1003 is Missing. Missing singed final loan application.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232784	finding-3532	7/24/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	This loan failed the initial closing disclosure delivery date test due to one of the following findings: (12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.	Document Uploaded. ; Document Uploaded. Uploaded initial CD dated XXX days before closing	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232784	FCOM1266	7/24/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX-business days of application, XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232784	FCOM1621	7/24/2026	Compliance	Missing Doc	Missing Initial Escrow Disclosure	Initial Escrow Account Disclosure is Missing. Documentation required to clear exception: Please provide the IEAD.	Document Uploaded. ; Document Uploaded. Escrows waived. Escrow waiver provided.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232784	FCRE1491	7/23/2026	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Asset Qualification Does Not Meet Guideline Requirements. The Borrowers received gift funds in the amount of XXX at closing. Please provide a gift letter and evidence that the donor gave the closing agent the gift funds in the form of a certified check, a cashier's check, money order, or wire transfer.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/23/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232784	FPRO8998	7/21/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.85% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 53.85% is less than Guideline LTV of 85% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A

XXX	XXXXX	305191500	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191500	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191500	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191444	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191444	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191444	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191403	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.46% is less than Guideline CLTV of 75% | Original LTV is Below the Guideline Maximum - Calculated LTV of 48.46% is less than Guideline LTV of 75%	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191403	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.46% is less than Guideline CLTV of 75% | Original LTV is Below the Guideline Maximum - Calculated LTV of 48.46% is less than Guideline LTV of 75%	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191403	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 48.46% is less than Guideline CLTV of 75% | Original LTV is Below the Guideline Maximum - Calculated LTV of 48.46% is less than Guideline LTV of 75%	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191399	FCOM8997	7/14/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191399	FCRE8999	7/14/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191399	FPRO8998	7/14/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/14/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156539	FCRE9995	7/21/2026	Credit	Assets	Audited Reserves are less than Guideline Required Reserves (Dollar Amount)	Audited Reserves of XXX are less than Guideline Required Reserves of $XXX. Audited Reserves of XXX are less than Guideline Required Reserves of $XXX. Please provide asset verification documentation for additional assets.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 72% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 72% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/21/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305156539	FCRE1198	7/21/2026	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Audited Reserves of XX/XX/XXXX month(s) are less than Guideline Required Reserves of XXX month(s) XXX Month reserves required for additional financed property based on subject PITIA. Audited Reserves of XXX are less than Guideline Required Reserves of $XXX. Please provide asset verification documentation for additional assets.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 72% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 72% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/21/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305156539	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 72% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 72% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156539	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 72% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 72% is less than Guideline CLTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157828	finding-2978	7/16/2026	Compliance	Points & Fees	XXX CMR 32.35 Higher-Priced Mortgage Loan Test	This loan failed the XXX 209 CMR 32.35 higher-priced mortgage loan test. (XXX 209 CMR 32.35 sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the Code of XXX Regulations hile the Code of XXX Regulations provisions specify that lenders may lawfully make this type of loan subject to certain disclosure requirements and additional limitations, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a A.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/16/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157828	finding-3352	7/16/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a XXX		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/16/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157828	FPRO8998	7/16/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/16/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157828	FCRE8999	7/16/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/16/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191499	FCRE3000	7/15/2026	Credit	Eligibility	Borrower Rental Experience Not Within Guidelines	Borrower Rental Experience Not Within Guidelines. First Time Investors that meet all program requirements are permitted without any restrictions.		XXX: Clear		Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191499	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines. The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191499	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191499	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191496	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191496	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191496	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191426	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A

											than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.															
XXX	XXXXX	305191426	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191426	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191404	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191404	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191404	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191402	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191402	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191402	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191400	FCRE8999	7/15/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191400	FPRO8998	7/15/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305191400	FCOM8997	7/15/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/15/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156429	FCRE9992	7/24/2026	Credit	Assets	Borrower Contributions Do Not Met Guideline Minimum	Percent of Borrowers Funds for Down Payment of XXX% does not meet guideline minimum XXX% Per Lender's guidelines, XXX% gift funds allowed with a 10% LTV reductions from max LTV allowed. Max LTV allowed for subject loan transaction is XXX% there was no LTV reduction at origination. When there is no LTV reduction a min of XXX% of the buyer's own funds are required. The borrower made an earnest money deposit of XXX with gift funds of XXX	Per the Core Non-QM LTV matrix, the maximum purchase LTV for a XXX of XXX and representative credit score of XXX is XXX% The guideline permits XXX% gift funds with a XXX% reduction from the maximum allowable LTV. Applying the required reduction results in a maximum allowable LTV of 80% (XXX% - XXX%). The subject loan originated at 80% LTV and therefore complies with the gift-funds requirement despite the borrower not contributing the minimum XXX% own funds.	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305156429	FPRO0951	7/21/2026	Property	Missing Doc	Condo Approval Missing	Condo Approval Missing. Condo approval is Missing. Please provide.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/21/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305156429	finding-3352	7/17/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172780	finding-2962	8/5/2026	Compliance	Points & Fees	XXX 260 Higher-Priced Mortgage Loan Test	This loan failed the XXX AB 260 higher-priced mortgage loan test. (XXX AB 260, XXX Financial Code Division 1.9 4995(a))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the XXX Financial Code hile the XXX Financial Code provisions specify that lenders may lawfully make this type of loan subject to certain disclosure requirements and additional limitations, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a A.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172780	finding-3652	8/5/2026	Compliance	TRID Tolerance	Lender Credits That Cannot Decrease Test	This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i) he loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits XXX does not exceed or equal the comparable sum of specific and non-specific lender credits ($XXX). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check and Proof of Delivery or Valid COC. The Lender Credit tolerance violation in the amount of XXX is due to decrease in Lender Credit from XXX to $XXX.	Document Uploaded. attached	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/5/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305172780	finding-3634	8/5/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check and Proof of Delivery or Valid COC. The Zero tolerance violation in the amount of XXX is due to increase from XXX to XXX for the Discount Points on the Final CD.	Document Uploaded. attached	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/5/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305172780	finding-3352	8/5/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a A.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305172780	FCRE7497	7/31/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Missing documentation for HOA dues or and executed LOE stating there are no HOA dues on the REO reflected on the Final 1003: XXX.	Document Uploaded. No HOA, loe attached	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/31/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305172780	FPRO8998	7/17/2026	Property	Data	No Property Findings	No property findings. Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156499	FCRE1195	7/29/2026	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Audited CLTV of 90% exceeds Guideline CLTV of 85% Max LTV is 85% as the borrower is a XXX borrower.	Updated exception; Document Uploaded. exception attached.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305156499	FCRE1196	7/29/2026	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Audited HLTV of 90% exceeds Guideline HCLTV of 85% Max LTV is 85% as the borrower is a XXX borrower.	Document Uploaded. updated exception; Document Uploaded. exception attached	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305156499	FCRE1194	7/29/2026	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Audited LTV of 90% exceeds Guideline LTV	Document Uploaded. updated	XXX: Clear	Borrower has stable job time -	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B

								of 85% Max LTV is 85% as the borrower is a XXX borrower.	exception; Document Uploaded. exception from management in file and attached.		Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305156499	finding-3352	7/17/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to a A.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156499	FPRO8998	7/17/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156331	FCOM8997	7/17/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156331	FCRE8999	7/17/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156331	FPRO8998	7/17/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232807	FCRE8999	7/24/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232807	FCOM8997	7/24/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232807	FPRO8998	7/24/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232779	FPRO9990	8/31/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance.	XXX's Appraisal Team disagrees with the finding, please review: The CDA provided has a XXX% variance from the appraised value. The UCDP SSR from XXX doesn't State the property is not eligible. It States the form type the appraisal is completed on is not eligible for rep and warrant relief. This has nothing to do with the eligibility of the property. No score is ever given on appraisals completed on non-UAD forms (Small Residential Income Property Appraisal Report and Manufactured Home Appraisal Report). ; UW response: Appraisal is Small Residential Income Property and there will not be scores on the SSR's since this is a non-UAD form type. The SSR's are successful; Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232779	FPRO1242	8/31/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232779	FCOM8997	7/24/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232779	FCRE8999	7/24/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232777	FCRE8999	7/24/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232777	FPRO8998	7/24/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232776	FCRE8999	7/24/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232776	FPRO8998	7/24/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/24/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156434	FCRE8999	7/21/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.78% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.78% is less than Guideline LTV of 80%	Resolved	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156434	FPRO8998	7/21/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.78% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.78% is less than Guideline LTV of 80%	Resolved	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305156434	FCOM8997	7/21/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.78% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.78% is less than Guideline LTV of 80%	Resolved	7/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194430	FCRE7497	7/24/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Missing documentation for HOA dues, or an executed LOE stating there are no HOA dues on the REO's reflected on the Final 1003: XXX.	Document Uploaded. Please see attached Property Profiles. They are both SFR. No HOA	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/24/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305194430	finding-2962	7/23/2026	Compliance	Points & Fees	XXX 260 Higher-Priced Mortgage Loan Test	This loan failed the XXX AB 260 higher-priced mortgage loan test. (XXX AB 260, XXX Financial Code Division 1.9 4995(a))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the XXX Financial Code hile the XXX Financial Code provisions specify that lenders may lawfully make this type of loan subject to certain disclosure requirements and additional limitations, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		C	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194430	finding-3352	7/23/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		C	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194430	FPRO8998	7/23/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194408	FCRE3472	7/29/2026	Credit	Assets	Overdraft/NSF Count Exceeds Tolerance	Overdraft/NSF count exceeds tolerance. Overdraft Count exceeds the tolerance	Document Uploaded. According to guides a satisfactory explanation from borrower is sufficient. LOE in file	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305194408	finding-3352	7/23/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	No cure required-HPML with established escrows and appraisal requirement met. Exception downgraded to a A. This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		A	A	A	A	A	A	A	A	A	A	A	A

								lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met.																		
XXX	XXXXX	305194408	FPRO8998	7/23/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/23/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194498	finding-3652	8/12/2026	Compliance	TRID Tolerance	Lender Credits That Cannot Decrease Test	This loan failed the lender credits that cannot decrease test. (12 CFR §1026.19(e)(3)(i) he loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i). The final sum of specific and non-specific lender credits XXX does not exceed or equal the comparable sum of specific and non-specific lender credits ($XXX). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check and Proof of Delivery or Valid COC. The Lender Credit tolerance violation in the amount of XXX is due to decrease in Lender Credit from XXX to XXX on the CD dated XX/XX/XXXX without valid COC. Final CD and settlement Statement shows XXX of appraisal fee paid by other, but neither document verifies who paid XXX of the appraisal fee.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Cured			C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305194498	FCRE7497	8/5/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. For property located at XXX, the loan file did not contain HOI monthly payment document. Please provide. Missing documentation for HOA dues or an executed LOE stating there are no HOA dues on the property for REOs: XXX.	Document Uploaded. See pages XXX & XXX for LOX on HOA; Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/5/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305194498	FPRO8998	7/23/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan. Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/23/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157797	FCOM5135	8/5/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Please provide proof that the Affiliated Business Disclosure was provided prior to closing or provide confirmation that the lender has no affiliates or made no referral of business to affiliates.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.74% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.74% is less than Guideline LTV of 85% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/5/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305157797	finding-3352	7/30/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	No Cure required. HPML with established escrows and appraisal requirements met. Exception downgraded to an A. This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.74% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.74% is less than Guideline LTV of 85% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/30/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157797	FCRE8999	7/30/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.74% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.74% is less than Guideline LTV of 85% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/30/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157797	FPRO8998	7/30/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 67.74% is less than Guideline CLTV of 85% | Original LTV is Below the Guideline Maximum - Calculated LTV of 67.74% is less than Guideline LTV of 85% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	7/30/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305102546	FCRE7497	8/5/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Missing documentation for HOA dues or and executed LOE stating there are no HOA dues on the REO reflected on the Final 1003: XXX and tax information and XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/5/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305102546	FCRE2109	8/5/2026	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	The Lender income worksheet was not found in the loan file.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/5/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305102546	FCOM8997	7/31/2026	Compliance	Data	No Compliance Findings	Transaction meets BP guidelines. Transaction is a cash out refinance of Investment Property. Transaction is exempt from TRID/QM. According to the BP letter on page XXX no part of the proceeds of the loan will be used for consumer purpose (no personal use found that was rolled into the loan). The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305102546	FPRO8998	7/31/2026	Property	Data	No Property Findings	No property findings. Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	7/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232804	FCRE1148	8/21/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien XXX The preliminary title report provided in the loan file does not indicate the proposed amount of title insurance coverage. Please provide a supplemental title report confirming XXX ALTA Lender's Policy coverage.	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 74.55% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 74.55% is less than Guideline LTV of 85%	Resolved	8/21/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232804	FCOM1233	8/14/2026	Credit	Missing Doc	The Final 1003 is Incomplete	The Final 1003 is Incomplete. The XXX account was utilized to calculate asset depletion income and satisfy reserve requirements; however, the account is not disclosed on the final loan application. As a result, the assets listed on the loan application are inconsistent with the assets used to qualify the Borrower, and without inclusion of the XXX account, the required reserve requirements are not met. Please provide an updated loan application that includes the XXX account #XXXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 74.55% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 74.55% is less than Guideline LTV of 85%	Resolved	8/14/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232804	FCRE1437	8/14/2026	Credit	Income/Employment	Income and Employment Do Not Meet Guidelines	Income and Employment Do Not Meet Guidelines. The Lender grossed up the Borrower's child's Social Security income by XXX% based on the full benefit amount; however, the file does not contain the required one-year U. tax return documenting the non-taxable portion of the income as required by program guidelines. Additionally, the Social Security award letter indicates the benefit may be taxable. Please provide the required tax return documentation to support the non-taxable portion of the income used for qualification or recalculate qualifying income using the appropriate gross-up methodology.	Note from UW: Since the SS is on behalf of the child, it is not taxable to the parent, the children do not file taxes, therefore there are no tax returns to provide	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232804	FCRE1335	8/14/2026	Credit	Missing Doc	Borrower 1 IRS Transcripts Missing	Borrower 1 IRS Transcripts Missing. The loan file was qualified using multiple sources of income, including wage income, SSI, and asset depletion income. No IRS W-2 transcripts or IRS XXX tax return transcripts were included in the loan file. Per the Full Documentation Wage Earner requirements, XXX-C W-2 transcripts or IRS XXX tax return transcripts are required. Please provide the required IRS W-2 transcripts or	Note from uw: Wage earner income was used to qualify, tax transcripts are not required.	XXX: Clear		Rescinded			D	A	D	A	D	A	D	A	D	A	D	A

								IRS XXX tax return transcripts to support the documented income and satisfy the Full Documentation guideline requirements.																		
XXX	XXXXX	305232804	FCOM9186	8/12/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Documentation required. 1st e-signed document in the file is dated XX/XX/XXXX, however missing proof of e-consent dated XX/XX/XXXX or before.	Document Uploaded. ; Econsent form is dated XX/XX/XXXX. Intent to proceed dated XX/XX/XXXX. Application date was XX/XX/XXXX, but following day was a federal holiday. The econsent was signed within XXX business days of application.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 74.55% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 74.55% is less than Guideline LTV of 85%	Resolved	8/12/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232804	FPRO8998	8/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 74.55% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 74.55% is less than Guideline LTV of 85%	Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232772	FCRE8999	8/5/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232772	FPRO8998	8/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232772	FCOM8997	8/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232771	FCRE9814	8/25/2026	Credit	Missing Doc	Missing Trust Agreement	Trust Agreement is missing and/or does not meet guideline requirements. Title is vested in an Inter Vivos Revocable Trust; however, the Borrower Eligibility grid for the Non-QM DSCR product does not identify an Inter Vivos Revocable Trust as an eligible Borrower.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 53.65% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.65% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/25/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232771	FCRE1148	8/25/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien XXX Please provide a revised title commitment with sufficient title insurance coverage, as the proposed amount of XXX is less than the subject XXX of XXX	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 53.65% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.65% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/25/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232771	FCRE7347	8/25/2026	Credit	Missing Doc	Missing Lease Agreement	The DSCR program requires executed lease agreement(s) as rental income evidence. The file contains an unexecuted lease agreement with an original term of XX/XX/XXXX through XX/XX/XXXX that converted to a month-to-month tenancy upon expiration. The file also contains a rent increase notice dated XX/XX/XXXX addressed to the tenant; however, the notice is not an executed lease agreement and does not evidence mutual acceptance of the rental terms. Therefore, the documentation provided does not satisfy the requirement for an executed lease agreement. Please provide an executed lease agreement and documentation supporting the current tenancy terms, including evidence that the tenant remains in occupancy and is paying the Stated rental amount.	Document Uploaded. Please see email confirmation from the Property Management company stating nothing has changed with the tenant and they still occupy the property.. The Statement of rents shows the tenant as the same tenant listed on the lease agreement from May XXX and shows rents received.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 53.65% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.65% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/25/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232771	FPRO8998	8/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 53.65% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.65% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232771	FCOM8997	8/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 53.65% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 53.65% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232788	FCRE1148	8/19/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien XXX Please provide a revised title commitment with sufficient title insurance coverage, as the proposed amount of XXX is less than the subject XXX of XXX	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232788	FCOM1208	8/19/2026	Credit	Missing Doc	The Note is Incomplete	The Note is Incomplete. Missing Page XXX of the Note	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232788	FCRE1182	8/19/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Missing loan approval and/or XXX	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232788	FCRE1198	8/19/2026	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Audited Reserves of XX/XX/XXXX month(s) are less than Guideline Required Reserves of XXX month(s) Business assets were used for funds to close and reserves. XXX Non-QM Program Guidelines require a letter from the non-borrowing owner acknowledging the transaction and confirming the Borrower's access to the funds and require business assets to be multiplied by the Borrower's ownership percentage to determine the owner's portion of business assets eligible for the transaction. The Borrower owns XXX% of the business per the tax preparer letter in the file; however, XXX% of the business account balance was utilized for the subject transaction. In addition, the required letter from the non-borrowing owner was not provided. Based on the documented ownership interest, only XXX% of the business account balance appears eligible for consideration, resulting in insufficient reserves. Please provide additional eligible assets to satisfy reserve requirements, or a letter from the non-borrowing owner acknowledging the transaction and confirming the Borrower's unrestricted access to XXX% of the funds held in the business account.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232788	FCRE9995	8/19/2026	Credit	Assets	Audited Reserves are less than Guideline Required Reserves (Dollar Amount)	Audited Reserves of XXX are less than Guideline Required Reserves of $XXX. Business assets were used for funds to close and reserves. XXX Non-QM Program Guidelines require a letter from the non-borrowing owner acknowledging the transaction and confirming the Borrower's access to the funds and require business assets to be multiplied by the Borrower's ownership percentage to determine the owner's portion of business assets eligible for the transaction. The Borrower owns XXX% of the business per the tax preparer letter in the file; however, XXX% of the business account balance was utilized for the subject transaction. In addition, the required letter from the non-borrowing owner was not provided. Based on the documented ownership interest, only XXX% of the business account balance appears eligible for consideration, resulting in insufficient reserves. Please provide additional eligible assets to satisfy reserve requirements, or a letter from the non-borrowing owner acknowledging the transaction and confirming the Borrower's unrestricted access to XXX% of the funds held in the business account.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232788	FCRE1206	8/17/2026	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	All Interested Parties Not Checked with Exclusionary Lists. Appraiser and appraisal company were not checked against the exclusionary lists.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/17/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232788	finding-3634	8/17/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is	Resolved	8/17/2026		C	A	C	A	C	A	C	A	C	A	C	A

								the amount of XXX is due to increase in the discount point fee on the Final CD dated XX/XX/XXXX. There was no COC found in the file to explain why and when the fee increased. Please note there was a cure of XXX on the Final CD that was applied manually to credit report and transfer fee increases, but was not sufficient for entire cure. This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i).			Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.															
XXX	XXXXX	305232788	FCOM9186	8/13/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Documentation required. 1st e-signed document in the file is dated XX/XX/XXXX, however missing proof of e-consent dated XX/XX/XXXX or before.	Document Uploaded. The initial 1003 is dated XX/XX/XXXX. We have provided the Econsent also dated XX/XX/XXXX.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/13/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232788	finding-3532	8/12/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX. This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation.	Document Uploaded.	XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/12/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232788	FPRO8998	8/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 52.71% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 52.71% is less than Guideline CLTV of 85% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232781	finding-3634	8/24/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i).	Document Uploaded. Please see the email explanation from our compliance dept dated XX/XX/XXXX and supporting COD and PCCD.; Document Uploaded. The explanation was on the email document submitted XX/XX/XXXX. It is attached again and the Lender Reply is highlighted. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 58.82% is less than Guideline CLTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 58.82% is less than Guideline LTV of 80%	Cured			C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232781	FPRO8998	8/7/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 58.82% is less than Guideline CLTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 58.82% is less than Guideline LTV of 80%	Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232781	FCRE8999	8/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 58.82% is less than Guideline CLTV of 80% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 58.82% is less than Guideline LTV of 80%	Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232778	FCOM1266	8/27/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX-business days of application, XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/27/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232778	FCOM1621	8/27/2026	Compliance	Missing Doc	Missing Initial Escrow Disclosure	Initial Escrow Account Disclosure is Missing. Documentation required to clear exception: Please provide the Initial Escrow Account Disclosure	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/27/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232778	FPRO9990	8/25/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Missing required third-party valuation (Collateral Underwriter (CU) and/or Loan Collateral Advisor (LCA) with scores of XX/XX/XXXX or below, CDA/ARR, or CCA).	Document Uploaded. ; Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/25/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232778	FPRO1242	8/25/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Missing full interior/exterior appraisal required per XXX Non-QM Program Guidelines.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/25/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	FCOM5922	8/24/2026	Compliance	Disclosure	Lender QM Status not validated	The Originator QM designation was not verified. The Originator disclosed a QM designation of (ATR Risk: Non-QM Lender did not document all ATR UW factors), whereas the final QM designation is (QM: Average Prime Offer Rate (APOR)).	Document Uploaded. Uploaded passing XXX confirming ATR/QM tests and UW factors. The UW confirmed loan was set up with the correct QM designation.	XXX: Clear		Rescinded			C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232778	FCOM1232	8/19/2026	Credit	Missing Doc	The Final 1003 is Missing	The Final 1003 is Missing. Final loan application not included in the loan file.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	FCRE1254	8/19/2026	Credit	Title	Property Title Issue	Property Title Issue. Title Commitment vested title in the trust and included a requirement for a Certification of Trustee. A title comment indicated that a deed was needed to place the current trustee on title because the original trustee held legal title. While the file contains a Certificate of Trust identifying the Borrower as the current trustee, evidence of a recorded deed or other instrument transferring title from the trust/original trustee to the Borrower was not provided. Please provide recorded title documentation (e., deed or other XXX vesting instrument) evidencing the transfer of title from the trust/original trustee to the Borrower individually, as the title commitment reflects the trust as the vested owner.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232778	FCRE1201	8/19/2026	Credit	Missing Doc	Third Party Fraud Report not Provided	Missing Third Party Fraud Report. Missing required third-party fraud report.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	FCRE1182	8/19/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Missing loan approval and/or XXX	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV	Resolved	8/19/2026		B	A	B	A	B	A	B	A	B	A	B	A

											of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%															
XXX	XXXXX	305232778	FCRE8201	8/19/2026	Credit	Eligibility	Loan does not conform to program guidelines	The loan file does not include a Final Closing Disclosure or any account Statements showing actual balance of the revolving accounts paid off at closing. The balances on the credit report are higher than the amounts indicated as paid, and no documentation is present to validate the true payoff amounts. Please provide the Final CD to confirm the actual payoff amounts disbursed at closing. If the payoff amounts on the Final CD do not match the balances reflected on the credit report, please provide account Statements showing the actual balances as of the payoff date.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232778	FCRE3978	8/19/2026	Credit	Missing Doc	Missing Letter of Explanation (Credit)	Missing required Borrower letter addressing all credit inquiries within the most recent XXX days.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	FCOM1252	8/19/2026	Compliance	Missing Doc	TRID: Missing Loan Estimate	The initial and/or any revised Loan Estimate is missing. As a result, a full review for compliance with timing and tolerance requirements could not be performed. The defect can be cured by providing the initial and any revised Loan Estimates that were issued to the consumer.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	FCOM1544	8/18/2026	Compliance	Missing Doc	TRID: Missing Closing Disclosure	TRID: Missing Final Closing Disclosure. Documentation required to clear exception: The Final CD is missing from the loan file per XXX in file. All testing was completed using CD XX/XX/XXXX. Please provide final CD for additional testing.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232778	finding-651	8/18/2026	Compliance	Points & Fees	TILA Finance Charge Test	This loan failed the TILA finance charge test.(12 CFR §1026.38(o)(2) he finance charge is $XXX. The disclosed finance charge of XXX is not considered accurate because it is underStated by more than XXX TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery and reopen rescission. The fees included in the finance charge calculation include: Points - Loan Discount Fee paid by Borrower: XXX Underwriting Fee paid by Borrower: XXX Processing Fee paid by Borrower: XXX Flood Certification - Single Charge or Life of Loan paid by Borrower: XXX Tax Service Fee paid by Borrower: XXX Settlement or Closing Fee paid by Borrower: XXX Title Closing Protection Letter (CPL) [Closing Protection Letter Fee] paid by Borrower: XXX Reconveyance Fee paid by Borrower: XXX Recording Service Fee paid by Borrower: XXX Prepaid Interest paid by Borrower: XXX Title Reconveyance fee: XXX		XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 35.71% is less than Guideline CLTV of 80% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 35.71% is less than Guideline LTV of 80%	Resolved	8/18/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232773	FPRO1242	8/12/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Missing required full interior/exterior appraisal, including form 1007.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232773	FPRO9990	8/12/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Missing required third-party valuation (Collateral Underwriter (CU) and/or Loan Collateral Advisor (LCA) with scores of XX/XX/XXXX or below, CDA/ARR, or CCA).	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232773	FCOM8997	8/10/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232773	FCRE8999	8/7/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/7/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232791	finding-3634	8/28/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	TILA 130b Cure Required. Refund in the amount of XXX cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in the amount of XXX is due to the increase in discount points and the addition of the appraisal delivery fee; Cure of XXX on CD was applied to the increase in the credit report fee TILA 130b Cure Required. Refund in the amount of XXX cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in the amount of XXX is due to the increase in discount points and the addition of the appraisal delivery fee; Cure of XXX on CD was applied to the increase in the credit report fee This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). Document Uploaded. Document Uploaded. Document Uploaded. Updated cure amount to $XXX. The COC did not contain a valid reason for the addition of an appraisal review fee. The lender received the appraisal for review on XX/XX/XXXX but an appraisal review was not disclosed until XX/XX/XXXX Updated cure amount to $XXX. The COC did not contain a valid reason for the addition of an appraisal review fee. The lender received the appraisal for review on XX/XX/XXXX but an appraisal review was not disclosed until XX/XX/XXXX This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i). Document Uploaded. Document Uploaded. Document Uploaded. Cure package provided to borrower within XXX days of discovery. Exception downgraded to 2/B. Cure package provided to borrower within XXX days of discovery. Exception downgraded to 2/B.			Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Cured			C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232791	FCRE1182	8/18/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Missing loan approval and/or XXX	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232791	FPRO9990	8/18/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Missing required third-party valuation (Collateral Underwriter (CU) and/or Loan Collateral Advisor (LCA) with scores of XX/XX/XXXX or below, CDA/ARR, or CCA).	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232791	FCRE5783	8/18/2026	Credit	Missing Doc	Borrower 2 Gap Credit Report is Missing	Borrower 2 Gap Credit Report is Missing. Loan file is missing evidence of either pre-closing Undisclosed Debt Monitoring	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A

								(UDM) or a credit refresh completed within ten XXX business days of the XXX.			allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305232791	FCRE5782	8/18/2026	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Borrower 1 Gap Credit Report is Missing. Loan file is missing evidence of either pre-closing Undisclosed Debt Monitoring (UDM) or a credit refresh completed within ten XXX business days of the XXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCRE5116	8/18/2026	Credit	Missing Doc	Missing VOM or VOR	Verification of Rent (VOR)/Verification of Mortgage (VOM) Document is Missing. Loan file is missing housing payment history verifying a maximum of XXX in the most recent XXX months.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCRE2109	8/18/2026	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	Missing income worksheets which detail the qualifying income calculations as required per XXX Non-QM Program Guidelines. The loan file does not contain income worksheets supporting the XXX monthly qualifying income reflected on the loan application. The income worksheets included in the file calculate monthly qualifying income of XXX and XXX which do not reconcile to the income amount used for qualification. As a result, insufficient documentation was provided to support and validate the qualifying income utilized in the underwriting decision.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCRE1437	8/18/2026	Credit	Income/Employment	Income and Employment Do Not Meet Guidelines	Income and Employment Do Not Meet Guidelines. The business narrative is incomplete. Additionally, the loan file does not contain documentation supporting the expense ratio used to calculate qualifying income. While program guidelines permit multiple expense ratio options, no documentation has been provided evidencing how the expense ratio was determined, and the tax preparer letter does not verify the expense ratio applied. Please provide a completed business narrative and supporting documentation for the expense ratio used in the income calculation.	Document Uploaded. UW Response: XXX. CPA letter says XX/XX/XXXX ownership B. The business narrative States there are XXX employees C. The business narrative also explains how this is a service related business This information gives the underwriter sufficient information to determine the expense ratio.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232791	FCRE1479	8/18/2026	Credit	Assets	Asset 1 Does Not Meet Guideline Requirements	Asset Record XXX Does Not Meet G/L Requirements. Business assets from XXX account ending in #XXX (XXX) were used for funds to close and reserves. The documented XXX% ownership interest in the file pertains to XXX, a separate business entity. For XXX, the loan file includes only a XXX Business Depository Certificate and Business Signature Card identifying the Borrower and Co-Borrower as Managers and authorized signers on the account. However, the documents do not identify the business owners, ownership percentages, or whether additional owners exist. As a result, the file does not document that the Borrower and/or Co-Borrower maintain the required minimum XXX% ownership interest in XXX. Additionally, no authorization or access letter from any non-borrowing owner was provided.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232791	FCRE1491	8/18/2026	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Asset Qualification Does Not Meet Guideline Requirements. The Borrower owns XXX% of XXX; however, XXX% of the business account balance was utilized for funds to close and reserves. The XXX Non-QM Program Guidelines require business assets to be multiplied by the Borrower's ownership percentage to determine the owner's portion of business assets eligible for the transaction. The file contains a lender-approved exception permitting use of XXX% of the business assets. Compensating factors cited in support of the exception include strong and stable business cash flow over a XXX-month period, consistent monthly deposits, no overdraft activity, low debt ratio, satisfactory credit history/score, and low revolving debt utilization.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232791	FPRO1242	8/12/2026	Property	Missing Doc	Appraisal is Missing	Appraisal is Missing. Missing required full interior/exterior appraisal.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCRE1241	8/12/2026	Credit	Missing Doc	Purchase Contract is Missing	XXX is Purchase but Purchase Contract Doc is Missing.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCOM1231	8/12/2026	Credit	Missing Doc	The Initial 1003 is Missing	The Initial 1003 is Missing. Loan file is missing the initial application.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCRE1145	8/12/2026	Credit	Missing Doc	Title Document Missing	Title Document is missing. Missing required title document.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	finding-3532	8/11/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX. This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232791	FCOM1252	8/11/2026	Compliance	Missing Doc	TRID: Missing Loan Estimate	The initial and/or any revised Loan Estimate is missing. As a result, a full review for compliance with timing and tolerance requirements could not be performed. The defect can be cured by providing the initial and any revised Loan Estimates that were issued to the consumer. Also provide the initial Service Providers List for accurate TRID review.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232791	FCOM5135	8/11/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Provide proof that the Affiliated Business Disclosure was provided prior to closing or provide confirmation that the lender has no affiliates or made no referral of business to affiliates.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232791	FCOM3608	8/11/2026	Compliance	Missing Doc	Intent to Proceed is Missing	The intent to proceed is missing. Documentation required to clear exception: Provide either a signed intent to proceed document or provide the date the borrower gave the lender/broker their intent to proceed	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232791	FCOM3849	8/11/2026	Compliance	Disclosure	Evidence of Appraisal Delivery to Borrower not Provided or Late (12 CFR 1002.14(a)(1))	The file did not contain evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of	Resolved	8/11/2026		B	A	B	A	B	A	B	A	B	A	B	A

								consummation date. If the consumer waived rights, a copy still needs to be provided prior to or at consummation. The violation can be resolved by providing evidence that the consumer received the report in a timely manner. (12 CFR XXX(a)(XXX)). Documentation required to clear exception: Evidence confirming a copy of the appraisal was provided to the consumer at least XXX business days prior to the consummation date is required, but missing from the file.			XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX																
XXX	XXXXX	305232791	FCOM1266	8/11/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX business days of application date of XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232791	FCOM9186	8/11/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Initial loan documents not provided. If any documents are electronically signed, provide proof of e-consent dated prior to or on the date documents electronically signed.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232782	FCRE1159	8/14/2026	Credit	Insurance	Hazard Insurance Effective Date is after the Disbursement Date	Hazard Insurance Effective Date of XX/XX/XXXX is after the Disbursement Date of XX/XX/XXXX. The final Closing Disclosure reflects a disbursement date of XX/XX/XXXX, while the hazard insurance policy shows an effective date of XX/XX/XXXX. Based on the dates disclosed, the insurance coverage appears to begin after the loan disbursement date. Please provide clarification and/or corrected documentation confirming the accurate disbursement date and that the hazard insurance was in effect as of disbursement or provide an updated hazard insurance policy reflecting coverage effective no later than XX/XX/XXXX.	Document Uploaded. Note from UW: funds were not released until XX/XX/XXXX that would count as the true fund date	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/14/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232782	FCRE1145	8/12/2026	Credit	Missing Doc	Title Document Missing	Title Document is missing. Missing required title document.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/12/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232782	FCRE9785	8/12/2026	Credit	Missing Doc	Purchase Contract is Incomplete	XXX is Purchase but Purchase Contract Doc is Incomplete. Borrower received a seller credit of $XXX; however, the purchase contract reflects a seller contribution of XXX Please provide a fully executed addendum reflecting the final agreed upon seller credit of XXX	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/12/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232782	FPRO8998	8/10/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232782	FCOM8997	8/10/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194215	finding-2978	8/10/2026	Compliance	Points & Fees	XXX CMR 32.35 Higher-Priced Mortgage Loan Test	This loan failed the XXX 209 CMR 32.35 higher-priced mortgage loan test. (XXX 209 CMR 32.35 sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the Code of XXX Regulations hile the Code of XXX Regulations provisions specify that lenders may lawfully make this type of loan subject to certain disclosure requirements and additional limitations, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194215	finding-3352	8/10/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194215	FCRE8999	8/10/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305194215	FPRO8998	8/10/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197564	finding-2962	8/11/2026	Compliance	Points & Fees	XXX 260 Higher-Priced Mortgage Loan Test	This loan failed the XXX AB 260 higher-priced mortgage loan test. (XXX AB 260, XXX Financial Code Division 1.9 4995(a))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in the XXX Financial Code hile the XXX Financial Code provisions specify that lenders may lawfully make this type of loan subject to certain disclosure requirements and additional limitations, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197564	finding-3352	8/11/2026	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	This loan failed the higher-priced mortgage loan test. (12 CFR § 1026.35(a)(1) sing the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z hile the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in 12 CFR §1026.35, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. HPML Loan with established escrows and appraisal requirements have been met. HPML Downgraded		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197564	FPRO8998	8/11/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305197564	FCRE8999	8/11/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232797	FCRE8999	8/20/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232797	FPRO8998	8/20/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232797	FCOM8997	8/20/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232775	FCRE8999	8/18/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum -	Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A

											Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305232775	FPRO8998	8/18/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232775	FCOM8997	8/18/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/18/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232801	FCRE1145	8/19/2026	Credit	Missing Doc	Title Document Missing	Title Document is missing. Title is missing	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/19/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232801	finding-3634	8/17/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	TILA 130B required: A refund in the amount of XXX cure package: PCCD with LOE, copy of refund and proof of delivery or valid coc. The Appraisal 1004D was added to the LE issued XX/XX/XXXX without a valid reason. A cure in the amount of XXX was applied to the increase in the Credit report fee; therefore, a cure is required in the amount of XXX if coc dated within XXX business days of disclosure is not received. This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i).	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/17/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232801	FCOM1621	8/17/2026	Compliance	Missing Doc	Missing Initial Escrow Disclosure	Initial Escrow Account Disclosure is Missing. Documentation required to clear exception: Please provide the Initial Escrow Account Disclosure.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305232801	FPRO8998	8/17/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Original LTV is Below the Guideline Maximum - Calculated LTV of 70% is less than Guideline LTV of 80% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70% is less than Guideline CLTV of 80%	Resolved	8/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232808	FCRE1481	8/27/2026	Credit	Assets	Asset 3 Does Not Meet Guideline Requirements	Asset Record XXX Does Not Meet G/L Requirements. Per XXX UW commentary and the Final 1003, borrower was taking out a 2nd XXX on their primary residence "XXX" with XXX in the amount of XXX with a monthly payment of XXX and proceeds from transaction to be used for subject in the amount of XXX Documentation to support the 2nd XXX transaction as described to support assets/reserves required and qualifying DTI is missing	Document Uploaded. UW Note: Please find the final HUD for XXX – Net proceeds XXX. Borrowers Statements in file are XXX = total assets $XXX. Since this is a DSCR loan, DTI is not applicable.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/27/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232808	FCRE1195	8/20/2026	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Audited CLTV of 80% exceeds Guideline CLTV of 70% ; Lender exception in file to permit LTV/CLTV to XXX% for first time home investor supported by the following compensating factors: XXX FICO, months reserves.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232808	FCRE1196	8/20/2026	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Audited HLTV of 80% exceeds Guideline HCLTV of 70% ; Lender exception in file to permit LTV/CLTV to XXX% for first time home investor supported by the following compensating factors: XXX FICO, months reserves.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232808	FCRE8201	8/20/2026	Credit	Eligibility	Loan does not conform to program guidelines	Lender used current property tax amount rather than XXX% required by guidelines. Lender exception in file supported by the following compensating factors: XXX FICO, months reserves.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232808	FCRE1194	8/20/2026	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Audited LTV of 80% exceeds Guideline LTV of 70% ; Lender exception in file to permit LTV/CLTV to XXX% for first time home investor supported by the following compensating factors: XXX FICO, months reserves.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305232808	FPRO8998	8/20/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232808	FCOM8997	8/20/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/20/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232774	FCRE1193	8/27/2026	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Audited DTI of XXX% exceeds Guideline DTI of XXX% Max DTI per XXX Matrix is XXX% DTI, qualifying DTI is XXX%; several open accounts reported on the credit report were not included in the DTI analysis. Total monthly consumer liabilities verified XXX vs amount included by Lender of $XXX.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 55.98% is less than Guideline CLTV of 70% | Original LTV is Below the Guideline Maximum - Calculated LTV of 55.98% is less than Guideline LTV of 70% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/27/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232774	FPRO9990	8/27/2026	Property	Third Party Valuation	Third Party Valuation Product Not Provided within XXX% Tolerance	Third Party Valuation Product Not Provided or Not Provided Within Tolerance. Third Party Valuation Product missing	Document Uploaded. We are only required to have one UCDP within tolerance and utilized the FNMA UCDP with a score of XX/XX/XXXX which is attached.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 55.98% is less than Guideline CLTV of 70% | Original LTV is Below the Guideline Maximum - Calculated LTV of 55.98% is less than Guideline LTV of 70% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/27/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232774	finding-3532	8/26/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX. This loan failed the initial closing disclosure delivery date test due to one of the following findings:(12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 55.98% is less than Guideline CLTV of 70% | Original LTV is Below the Guideline Maximum - Calculated LTV of 55.98% is less than Guideline LTV of 70% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/26/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232774	FCOM3849	8/21/2026	Compliance	Disclosure	Evidence of Appraisal Delivery to Borrower not Provided or Late (12 CFR 1002.14(a)(1))	The file did not contain evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date. If the consumer waived rights, a copy still needs to be provided prior to or at consummation. The violation can be resolved by providing evidence that the consumer received the report in a timely manner. (12 CFR XXX(a)(XXX)). Documentation required to clear exception: Evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date is required, but missing from the file.	Document Uploaded.	XXX: Clear	Original CLTV is Below the Guideline Maximum - Calculated CLTV of 55.98% is less than Guideline CLTV of 70% | Original LTV is Below the Guideline Maximum - Calculated LTV of 55.98% is less than Guideline LTV of 70% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	8/21/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241226	FCRE4104	9/9/2026	Credit	Missing Doc	Missing explanation and supporting documentation for large deposit(s)	The account used toward the purchase transaction reflected a XXX deposit on XX/XX/XXXX and transfers of XXX and XXX on XX/XX/XXXX. Given the size of these recent inflows relative to the Borrower's documented income profile, please provide a satisfactory letter of explanation and/or supporting documentation from an eligible source evidencing the origin of the funds in accordance with DSCR large deposit requirements.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241226	FCRE8201	9/3/2026	Credit	Eligibility	Loan does not conform to program guidelines	The subject property is vested in an LLC; however, the Note was executed solely by the	Our Closing Manager reviewed the Note and it is signed correctly in	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum -	Resolved	9/3/2026		C	A	C	A	C	A	C	A	C	A	C	A

								individual borrower and was not signed by the guarantor in their capacity as a member/managing member of the LLC. Program guidelines require the Note to be signed by the guarantor both in their individual capacity and as member(s) and/or managing member of the entity, as applicable. Evidence supporting compliance with the entity signature requirements was not identified in the file.	the borrower's individual capacity. If this will not clear the condition, please let me now exactly how you want it to read before we go back to the borrower to sign a new note that we feel is unnecessary.		Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305241226	FPRO8998	8/31/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241226	FCOM8997	8/31/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241224	FCRE8201	8/31/2026	Credit	Eligibility	Loan does not conform to program guidelines	An exception was approved to permit qualification using projected short-term rental income. The approval was conditioned upon receipt of a TPR report with a grade of B or better and documentation evidencing the Borrower's short-term rental experience. The file contains a third-party short-term rental analysis and a Borrower experience letter supporting compliance with the exception requirements.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241224	FPRO8998	8/31/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241224	FCOM8997	8/31/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/31/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241224	FCRE8999	8/31/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.				Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241218	FCRE1316	9/9/2026	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Borrower 1 3rd Party VOE Prior to Close Missing. Per XXX Non-QM Program Guidelines, a Verbal Verifications of Employment (VVOE) must be completed within ten XXX calendar days of the closing date. A third-party employment verification is dated XX/XX/XXXX, which is outside the required timeframe. Please provide a XXX-day VVOE for the Borrower.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 59.14% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 59.14% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	9/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241218	FCOM5922	9/9/2026	Compliance	Disclosure	Lender QM Status not validated	The Originator QM designation was not verified. The Originator disclosed a QM designation of (Non-QM: Lender documented all ATR UW factors), whereas the final QM designation is (QM: Average Prime Offer Rate (APOR)).	Document Uploaded.	XXX: Clear		Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241218	finding-3532	9/4/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Initial CD provided; exception resolved	Document Uploaded. ; Document Uploaded. ; Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 59.14% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 59.14% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	9/4/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241218	FPRO8998	9/3/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 59.14% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 59.14% is less than Guideline LTV of 90% | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	9/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241232	FCRE1148	9/17/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien $XXX. Please provide a revised title commitment reflecting sufficient title insurance coverage, as the proposed coverage amount of XXX is less than the subject XXX of XXX	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241232	FCRE1206	9/17/2026	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	All Interested Parties Not Checked with Exclusionary Lists. Supervisory appraiser (XXX) and appraisal company (XXX) have not been checked against the exclusionary lists.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/17/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241232	FCRE8201	9/17/2026	Credit	Eligibility	Loan does not conform to program guidelines	Title is vested in an Inter Vivos Revocable Trust; however, the Borrower Eligibility grid for the Non-QM DSCR XXX-Year Fixed product does not identify an Inter Vivos Revocable Trust as an eligible Borrower. Please provide copy of title with updated vested interest.	Document Uploaded. Attached is the recent guidelines which show that a Inter Vivos Revocable Trust is XXX. Can you please waive the condition or provide me with the guidelines you are referring to. Thank you.; Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/17/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241232	FPRO8998	9/3/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241232	FCOM8997	9/3/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241227	finding-3634	9/22/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	Cure package provided to the borrower; exception downgraded to a B	Document Uploaded. ; Document Uploaded. ; TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in the amount of XXX is due to increase from XXX to XXX for the Points - Loan Discount Fee and from XXX to XXX for the Appraisal Re-Inspection Fee. The increase to the Loan Discount Fee on the Final CD dated XX/XX/XXXX was not accepted. The file did not contain a COC or explanation as to why the fee increased. The addition of the Appraisal Re-Inspection Fee added on the LE dated XX/XX/XXXX was not accepted. The file did not contain any COC or explanation as to why the fee was added.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70.77% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70.77% is less than Guideline CLTV of 85%	Cured			C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241227	FCRE1148	9/14/2026	Credit	Title	Title Coverage is Less than Subject Lien	Title Coverage Amount of XXX is Less than Total Amount of Subject Lien XXX Title Coverage Amount of XXX is Less than Total XXX	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70.77% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70.77% is less than Guideline CLTV of 85%	Resolved	9/14/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241227	finding-3532	9/4/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Initial CD provided; exception resolved	Document Uploaded. ; Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.		Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70.77% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70.77% is less than Guideline CLTV of 85%	Resolved	9/4/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241227	FPRO8998	9/3/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 70.77% is less than Guideline LTV of 85% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 70.77% is less than Guideline CLTV of 85%	Resolved	9/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241222	FCOM8997	9/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 43.26% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 43.26% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX |	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A

											Borrower has stable job time - Borrower has XXX years on job.															
XXX	XXXXX	305241222	FCRE8999	9/5/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 43.26% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 43.26% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241222	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 43.26% is less than Guideline LTV of 75% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 43.26% is less than Guideline CLTV of 75% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241221	FCRE2009	9/14/2026	Credit	Missing Doc	Rent Loss Insurance Missing	Missing rent loss insurance coverage. Rent loss insurance coverage equal to a minimum XXX months is required for DSCR loans. **Note: Per the Master policy and HO-6 subject is insured as a Condo. Per the Appraisal report subject is a PUD Townhome Semi-Detached End Unit, this is also confirmed by the FNMA UAD XX/XX/XXXX report and property listing information found on line. The Master and HO-6 do not reflect Rent loss of XXX months as required by GL's; Clarification of subject XXX required; subject to additional property requirements**	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/14/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241221	FCOM8997	9/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241221	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241221	FCRE1194	9/5/2026	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Audited LTV of 75% exceeds Guideline LTV of 70% DSCR STR Max LTV 70%, Lender Exception via email for LTV of 75%; Comp Factors include: DSCR > XXX; Cash out is reserves; Great credit and investor experience. **Note appraisal reflects subject in a declining market, per XXX UW notes, LTV is still eligible per exception to XXX% with no adjustment, clarification required as per email exception it does not reflect the declining market and States "any applicable pricing adjustments may apply"**		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241221	FCRE1195	9/5/2026	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Audited CLTV of 75% exceeds Guideline CLTV of 70% DSCR STR Max LTV 70%, Lender Exception via email for LTV of 75%; Comp Factors include: DSCR > XXX; Cash out is reserves; Great credit and investor experience. **Note appraisal reflects subject in a declining market, per XXX UW notes, LTV is still eligible per exception to XXX% with no adjustment, clarification required as per email exception it does not reflect the declining market and States "any applicable pricing adjustments may apply"**		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241221	FCRE1196	9/5/2026	Credit	Eligibility	Audited HCLTV Exceeds Guideline HCLTV	Audited HLTV of 75% exceeds Guideline HCLTV of 70% DSCR STR Max LTV 70%, Lender Exception via email for LTV of 75%; Comp Factors include: DSCR > XXX; Cash out is reserves; Great credit and investor experience. **Note appraisal reflects subject in a declining market, per XXX UW notes, LTV is still eligible per exception to XXX% with no adjustment, clarification required as per email exception it does not reflect the declining market and States "any applicable pricing adjustments may apply"**		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241216	finding-3532	9/4/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	Initial CD received; exception resolved	Document Uploaded. ; Documentation required to clear exception: The initial CD is missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.		Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 61.22% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 61.22% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/4/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241216	FCRE1182	9/4/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Unable to locate required XXX or lender approval in file.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 61.22% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 61.22% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/4/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241216	FCRE7497	9/4/2026	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Missing verification of taxes, insurance, and/or HOA fees for non-subject property. Unable to locate verification on if HOA on XXX disclosed on the 1003. Guidelines require proof of property insurance, taxes, and HOA (if applicable) on additional properties.	Document Uploaded.	XXX: Clear		Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241216	FCOM9186	9/4/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Documentation required- First e-signed document in the file is dated XX/XX/XXXX; however, the file is missing proof of e-consent dated XX/XX/XXXX or before.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 61.22% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 61.22% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/4/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241216	FPRO8998	9/3/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 61.22% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 61.22% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/3/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241223	FCRE8999	9/5/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241223	FCOM8997	9/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241223	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241220	FCRE9488	10/1/2026	Credit	Borrower	Potential Occupancy/Current Address Issues identified in the file	The intent and/or status of the borrower's occupancy is not supported in the file. Documentation in the file reflects conflicting occupancy intent. Conversation log entries indicate that the loan was originally submitted under an Alt Doc program using XXX months of bank Statements. The loan was subsequently suspended and converted to an investment property DSCR program after the Borrower did not qualify for the Alt Doc program. The initial signed loan application dated XX/XX/XXXX identifies the subject property as a primary residence with intended owner occupancy. Although the purchase contract originally reflected an investment property intent, as Section XXX (Occupancy) indicated that the Buyer does not intend to occupy the property as the Buyer's primary residence, the fully executed counter offer dated XX/XX/XXXX revised the occupancy provision to indicate that the Buyer does intend to occupy the property as the Buyer's primary residence. The revised counter offer predates the initial loan application date of XX/XX/XXXX and is consistent with the Borrower's original application for owner occupancy.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	10/1/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241220	FCRE1182	10/1/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Final XXX	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline	Resolved	10/1/2026		B	A	B	A	B	A	B	A	B	A	B	A

								missing			Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305241220	FCRE9785	10/1/2026	Credit	Missing Doc	Purchase Contract is Incomplete	XXX is Purchase but Purchase Contract Doc is Incomplete. Purchase contact State property is owner occupied. Proved addendum that property is non owner occupied.				Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241220	FCRE2500	9/25/2026	Credit	Missing Doc	Missing Personal Guaranty	Missing Personal Guaranty. Personal Guarantee § Required from the borrower	Loan that is vested as an individual. Personal Guaranty should not be required	XXX: Clear		Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241220	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241220	FCOM8997	9/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241217	FCOM1229	9/14/2026	Credit	Missing Doc	1-4 Family Rider is Missing	1-4 Family Rider is Missing. The 1-4 Family Rider is incomplete. Page XXX of XXX is missing.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/14/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241217	FPRO1500	9/14/2026	Property	Missing Doc	HOA Questionnaire is Missing	HOA Questionnaire Missing. The subject property is a condominium; however, the loan file does not contain project review documentation identifying the condominium project's warrantability classification.	Document Uploaded.	XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/14/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241217	FCOM8997	9/5/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241217	FCRE1491	9/5/2026	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Asset Qualification Does Not Meet Guideline Requirements. Business assets were utilized at XXX% of the account balance for funds to close and reserves despite the Borrower holding only a XXX% ownership interest in the business. A lender exception was approved to permit the use of XXX% of the business assets based on compensating factors, including reserves resulting from the use of XXX% of the assets, the Borrower's credit history, and the Borrower's experience as an investor.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241231	FCOM3849	9/9/2026	Compliance	Disclosure	Evidence of Appraisal Delivery to Borrower not Provided or Late (12 CFR 1002.14(a)(1))	The file did not contain evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date. If the consumer waived rights, a copy still needs to be provided prior to or at consummation. The violation can be resolved by providing evidence that the consumer received the report in a timely manner. (12 CFR XXX(a)(XXX)). Documentation required to clear exception: Evidence confirming a copy of the appraisal was provided to the consumer at least XXX-business days prior to the consummation date is required, but missing from the file.	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90%	Resolved	9/9/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241231	FCRE1182	9/9/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Loan approval / XXX is missing	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90%	Resolved	9/9/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241231	FCRE1201	9/9/2026	Credit	Missing Doc	Third Party Fraud Report not Provided	Missing Third Party Fraud Report. Third Party Fraud Report is missing	Document Uploaded.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90%	Resolved	9/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241231	finding-3634	9/9/2026	Compliance	TRID Tolerance	Charges That Cannot Increase Test	This loan failed the charges that cannot increase test. (12 CFR §1026.19(e)(3)(i))The loan contains charges that exceed the good faith determination according to §1026.19(e)(3)(i) ne or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX lease see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures n estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i).	Document Uploaded. ; TILA 130b Cure Required. Refund in the amount of $XXX; cure package requires a PCCD, LOE, Copy of Refund Check, and Proof of Delivery or Valid COC. The zero tolerance violation in the amount of XXX is due to increase from XXX to XXX for the Appraisal re-inspection fee on LE XX/XX/XXXX. A cure of XXX was provided at consummation and applied towards increase in credit fee.	XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90%	Resolved	9/9/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241231	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90%	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241228	FCOM1266	9/17/2026	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Homeownership Counseling Disclosure Is Missing. Documentation required to clear exception: Provide homeownership counseling disclosure that was provided to the consumer within XXX-business days of application. An Initial application was not provided in file to determine an application date.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241228	FCOM5135	9/17/2026	Compliance	Missing Doc	Missing Required Affiliated Business Disclosure	Required Affiliated Business Disclosure Missing. Documentation required to clear exception: Please provide proof that the Affiliated Business Disclosure was provided prior to closing or provide confirmation that the lender has no affiliates or made no referral of business to affiliates.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241228	FCOM3608	9/17/2026	Compliance	Missing Doc	Intent to Proceed is Missing	The intent to proceed is missing. Please provide either a signed intent to proceed document or provide the date the borrower gave the lender/broker their intent to proceed.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241228	FCRE1182	9/17/2026	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Missing Approval/Underwriting Summary. Missing loan approval and/or XXX	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A
XXX	XXXXX	305241228	FCRE1206	9/17/2026	Credit	Eligibility	All Interested Parties Not Checked with Exclusionary Lists	All Interested Parties Not Checked with Exclusionary Lists. Additional property seller (XXX) was not checked against the exclusionary lists.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241228	FCOM9186	9/17/2026	Compliance	Missing Doc	eSigned Documents Consent is Missing	The eSigned consent disclosure is missing. Documentation required. 1st e-signed document in the file is dated XX/XX/XXXX, however missing proof of e-consent dated XX/XX/XXXX or before.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater	Resolved	9/17/2026		B	A	B	A	B	A	B	A	B	A	B	A

											than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.															
XXX	XXXXX	305241228	FCRE2109	9/17/2026	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	The income worksheet included in the loan file does not match the qualifying income calculation. The XXX Non-QM Program Guidelines require loan files to contain income worksheets detailing the qualifying income calculation. Please provide an updated income worksheet that accurately reflects and supports the qualifying income calculation.	Document Uploaded. Underwriter comment: The ICW currently in the file is correct; however, the qualifying income in our system should have been updated to reflect the ICW calculation. Attached is a revised 1003.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/17/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241228	finding-3532	9/9/2026	Compliance	TRID	Initial Closing Disclosure Delivery Date Test	This loan failed the initial closing disclosure delivery date test due to one of the following findings: (12 CFR §1026.19(f)(1)(ii) he initial closing disclosure delivery date is provided and the initial closing disclosure method of delivery is marked as either:"USPS First Class Mail" or "Electronic Delivery" or blank, and the initial closing disclosure delivery date is less than six business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; or"In Person" and the initial closing disclosure delivery date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transaction; orThe initial closing disclosure receipt date is provided and the initial closing disclosure receipt date is less than three business days (counting all calendar days except Sunday and specified legal public holidays) before the consummation date, or closing / settlement date if no consummation date is provided, of the transactionThe creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation. Documentation required to clear exception: The initial CD and subsequent CD's are missing from the loan file. The earliest CD in the file is dated XX/XX/XXXX and signed at consummation. The violation can be cured by providing the initial CD and subsequent CD's, as well as evidence showing that it was received by the consumer XXX business days prior to consummation on XX/XX/XXXX.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/9/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241228	FCOM1252	9/9/2026	Compliance	Missing Doc	TRID: Missing Loan Estimate	The initial and/or any revised Loan Estimate is missing. As a result, a full review for compliance with timing and tolerance requirements could not be performed. The defect can be cured by providing the initial and any revised Loan Estimates along with any Change of Circumstances that were issued to the consumer.	Document Uploaded.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/9/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241228	FPRO8998	9/5/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX | Original LTV is Below the Guideline Maximum - Calculated LTV of 80% is less than Guideline LTV of 90% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 80% is less than Guideline CLTV of 90% | Borrower has stable job time - Borrower has XXX years on job.	Resolved	9/5/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241230	FCOM1221	9/30/2026	Credit	Missing Doc	The Deed of Trust is Incomplete	The Deed of Trust is Incomplete. XXX: For subject properties located in XXX, a XXX Foreign Interest Affidavit must be executed at closing. And, Automatic Payment Authorization (ACH) from a XXX account is required and will be arranged at closing.	Document Uploaded.	XXX: Clear		Resolved	9/30/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241230	FCRE1437	9/30/2026	Credit	Income/Employment	Income and Employment Do Not Meet Guidelines	Income and Employment Do Not Meet Guidelines. Foreign National do not qualify for DSCR loans per XXX Non QM Program XXX		XXX: Clear		Resolved	9/30/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305241230	FCRE2500	9/30/2026	Credit	Missing Doc	Missing Personal Guaranty	Missing Personal Guaranty. Per the Non-QM DSCR XXX Matrix dated XXX, a personal guaranty is required from the borrower.	please escalate for review. ; Can you please elaborate on what is needed for the personal guarantee? Is there a specific form required. Our XXX would also like to know why it is being required as title was taken in the name of individuals not an LLC and the note was also signed by individuals and not by members of an LLC. Thank you.; Document Uploaded.	XXX: Clear		Rescinded			A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241230	FCRE7496	9/15/2026	Credit	Missing Doc	Missing Verification of Subject Property Taxes, Insurance, HOA or Other Payments	Lender included an unverified HOA amount for the subject of XXX per month; appraisal does not verify this amount.	Document Uploaded.	XXX: Clear		Resolved	9/15/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305241230	FCRE1440	9/11/2026	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Housing History Does Not Meet Guideline Requirements. VOR is joint and from an individual. Lender exception via email, Private Party VOR (Joint while GL's require all borrowers to be evaluated individually) w/ additional tradelines; each borrower does not meet the tradeline requirement. Exception approved; Compensating Factors include: DSCR > XXX Seasoned investor, XXX months reserves.		XXX: Clear		Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241230	FPRO8998	9/11/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	9/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241230	FCOM8997	9/11/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	9/11/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241219	FCRE3500	9/28/2026	Credit	Borrower	Borrower residency documentation not provided or issue with documentation	Borrower is Non-Perm Resident with EAD only and No VISA, in file is the standard DL, Employment Authorization card and Marriage license. Lender Exception per email accepting documents with No VISA. Compensating Factors include: Borrower has a I-XXX, EAD, SSA validation and a marriage license.				Acknowledged		Yes	C	B	C	B	C	B	C	B	C	B	C	B
XXX	XXXXX	305241219	FPRO8998	9/21/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear		Resolved	9/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241219	FCOM8997	9/21/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear		Resolved	9/21/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232463	FCRE8999	7/10/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232463	FPRO8998	7/10/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232463	FCOM8997	7/10/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Borrower has stable job time - Borrower has XXX years on job. | Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	7/10/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232517	FCOM1208	8/10/2026	Credit	Missing Doc	The Note is Incomplete	The Note is Incomplete. Missing page XXX of note.	Document Uploaded. Please see attached full note	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/10/2026		D	A	D	A	D	A	D	A	D	A	D	A
XXX	XXXXX	305232517	FCOM6928	8/10/2026	Compliance	TRID	Final CD: Non-Escrowed Property Costs over Year XXX description is missing or inaccurate	Documentation required- Provide PCCD with a box checked in the escrow account section on page XXX indicating whether the Borrower declined the escrow account or the Lender does not offer one and a completed dollar amount for the property costs over XXX year. Cure package requires a PCCD and LOE. (PCCD has escrows for taxes and insurance, the Initial Escrow Account Disclosure Statement is blank, escrow waiver disclosure provided).	Document Uploaded. Please see attached correct IEAD form, the previous version sent was an error due to a shipping mistake.	XXX: Clear	Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/10/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232517	FPRO8998	8/6/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.			Qualifying DTI below max allowed. - Calculated DTI of XXX% is less than Guideline DTI of XXX%	Resolved	8/6/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241197	FPRO8998	8/12/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 56.02% is less than Guideline LTV of 70% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 56.02% is less than Guideline CLTV of 70% | Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305241197	FCRE8999	8/12/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Original LTV is Below the Guideline Maximum - Calculated LTV of 56.02% is less than Guideline LTV of 70% | Original CLTV is Below the Guideline Maximum - Calculated CLTV of 56.02% is less than Guideline CLTV of 70% | Qualifying FICO is Greater than	Resolved	8/12/2026		A	A	A	A	A	A	A	A	A	A	A	A

											the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX															
XXX	XXXXX	305157855	FCOM8997	6/2/2026	Compliance	Data	No Compliance Findings	The loan is in compliance with all applicable laws and regulations.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	6/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157855	FPRO8998	6/2/2026	Property	Data	No Property Findings	Property and valuations related findings were not identified on the loan.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	6/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305157855	FCRE8999	6/2/2026	Credit	Data	No Credit Findings	The loan meets all applicable credit guidelines.		XXX: Clear	Qualifying FICO is Greater than the Guideline Minimum - Qualifying FICO of XXX is greater than Guideline minimum FICO of XXX	Resolved	6/2/2026		A	A	A	A	A	A	A	A	A	A	A	A
XXX	XXXXX	305232741	XXX	8/19/2026	Credit	Closing Documentation	Note Missing or Defective	Per Secured Note in file, the subject loan is a XXX Year Interest Only for XXX months with a Balloon Payment. Per DSCR Program Matrix, this is no an eligible loan type	XXX: Corrected and signed Note uploaded	XXX: Clear		Cleared	10/8/2026		C	A	C	A	C	A	C	A	C	A	C	A
XXX	XXXXX	305232741	XXX	7/22/2026	Credit	LTV/ARLTV	Excessive LTV Ratio	75% LTV > XXX% Max LTV for a vacant refinance	XX/XX/XXXX: Exception uploaded	XXX: Clear	XXX Total Reserves, Owns XXX rentals, XXX Qualifying FICO	Acknowledged	7/23/2026		C	B	C	B	C	B	C	B	C	B	C	B

Loan Number	Seller Loan ID	Initial Loan Grade	Final Loan Grade	Initial DBRS Loan Grade	Final DBRS Loan Grade	Initial DBRS Credit Loan Grade	Final DBRS Credit Loan Grade	Initial DBRS Compliance Loan Grade	Final DBRS Compliance Loan Grade	Initial DBRS Property Loan Grade	Final DBRS Property Loan Grade	Initial Moody's Loan Grade	Final Moody's Loan Grade	Initial Moody's Credit Loan Grade	Final Moody's Credit Loan Grade	Initial Moody's Compliance Loan Grade	Final Moody's Compliance Loan Grade	Initial Moody's Property Loan Grade	Final Moody's Property Loan Grade	Initial Fitch Loan Grade	Final Fitch Loan Grade	Initial Fitch Credit Loan Grade	Final Fitch Credit Loan Grade	Initial Fitch Compliance Loan Grade	Final Fitch Compliance Loan Grade	Initial Fitch Property Loan Grade	Final Fitch Property Loan Grade	Initial Kroll Loan Grade	Final Kroll Loan Grade	Initial Kroll Credit Loan Grade	Final Kroll Credit Loan Grade	Initial Kroll Compliance Loan Grade	Final Kroll Compliance Loan Grade	Initial Kroll Property Loan Grade	Final Kroll Property Loan Grade	Initial S&P Loan Grade	Final S&P Loan Grade	Initial S&P Credit Loan Grade	Final S&P Credit Loan Grade	Initial S&P Compliance Loan Grade	Final S&P Compliance Loan Grade	Initial S&P Property Loan Grade	Final S&P Property Loan Grade	Originator QM/ATR Status	TPR QM/ATR Status
305175376	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305181959	XXXXX	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305191713	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305175054	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305204367	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305144701	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305196127	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305180347	XXXXX	C	B	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	ATR/QM: Exempt	ATR/QM: Exempt
305191574	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305147630	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305169759	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122744	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305171863	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305192009	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305174121	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305177997	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305180349	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197042	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305174120	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195864	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305187903	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195865	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305173136	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305176132	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195860	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305139700	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305139704	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305192011	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305176136	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305181986	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197035	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305215254	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197034	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305186575	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208638	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305202967	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201079	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305210782	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305203921	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305186644	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305096933	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305222194	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220719	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305189506	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191665	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305225916	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305214208	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226181	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305214090	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305212033	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305211539	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305210763	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194875	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216541	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305211899	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220690	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216745	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213258	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226004	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216735	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305206640	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213228	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216742	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195197	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305190714	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208640	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305207660	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208648	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305207661	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226180	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226056	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226152	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226532	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220242	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213230	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305190522	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305225686	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213255	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305227372	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305235074	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305234144	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305212036	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226000	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
304641856	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
304493266	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305078099	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305077923	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102826	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156693	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172516	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102773	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305133946	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305142428	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305120677	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122627	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122626	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156533	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156439	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194456	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156572	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172604	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305142129	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172500	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172474	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197497	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194472	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194339	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194276	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201126	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201268	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201205	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201125	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201124	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201288	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201271	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201232	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201237	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201195	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201265	XXXXX	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	ATR/QM: Exempt	ATR/QM: Exempt
305201223	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201198	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201145	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201127	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201230	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201186	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201274	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201180	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201154	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201155	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201147	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201174	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232770	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232768	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232769	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232765	XXXXX	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232766	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106526	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106524	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106518	XXXXX	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232763	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232762	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232759	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232758	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232746	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232750	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232760	XXXXX	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232753	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232751	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191794	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232761	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232752	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232757	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232755	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232813	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232748	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232812	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232745	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232754	XXXXX	D	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232742	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232756	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232743	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232740	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232764	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232744	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232749	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232747	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232767	XXXXX	D	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232739	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241213	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241215	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191817	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102496	XXXXX	D	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	ATR/QM: Exempt	ATR/QM: Exempt
305176833	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305176839	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt

305157892	XXXXX	C	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232790	XXXXX	D	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232792	XXXXX	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305142119	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191495	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191486	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191417	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191414	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191413	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191480	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191470	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191462	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191443	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191441	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191440	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191431	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191513	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191512	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191498	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191488	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191478	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191477	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191455	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191446	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191423	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191422	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191420	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191411	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191435	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305172477	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191568	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191472	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191461	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191450	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191436	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191430	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191409	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232806	XXXXX	C	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232787	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232799	XXXXX	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232786	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232783	XXXXX	D	B	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232814	XXXXX	D	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232805	XXXXX	C	B	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232800	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232785	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232784	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191500	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191444	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191403	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191399	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156539	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305157828	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191499	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191496	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191426	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191404	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191402	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191400	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156429	XXXXX	C	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305172780	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305156499	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305156331	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232807	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232779	XXXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232777	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232776	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156434	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194430	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194408	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194498	XXXXX	D	B	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305157797	XXXXX	B	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305102546	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232804	XXXXX	D	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232772	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232771	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232788	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232781	XXXXX	C	B	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232778	XXXXX	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232773	XXXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232791	XXXXX	D	B	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305232782	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194215	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305197564	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232797	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232775	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232801	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305232808	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232774	XXXXX	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241226	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241224	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241218	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241232	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241227	XXXXX	C	B	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241222	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305241221	XXXXX	D	B	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241216	XXXXX	C	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241223	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241220	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241217	XXXXX	D	B	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305241231	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241228	XXXXX	D	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241230	XXXXX	D	B	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241219	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232463	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232517	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241197	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305157855	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232741	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Second Desk Review Variance Amount	Second Desk Review Variance Percent	Second Desk Review Appraisal Date	Second Desk Review Appraised Value	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
305175376	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	68.79	68.79																																																											Eligible	1.3	
305181959	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	54.55	54.55																																																											Eligible	1	
305191713	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	75.00	75.00																																																											Eligible	1	
305175054	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305204367	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305144701	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	1	
305196127	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305180347	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	78.89	78.89																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305191574	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	72.79	72.79																																																											Eligible	1	
305147630	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305169759	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305122744	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	1.1	
305171863	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																																																											Eligible	1	
305192009	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	19.21	19.21																																																											Eligible	1	
305174121	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305177997	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																																																											Eligible	2	
305180349	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																	$XXX	$XXX	0.00%	XXX	XX/XX/XXXX	1004D			Not Eligible	N/A	
305197042	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305174120	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305195864	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	2.1	
305187903	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00														$XXX	$XXX	-2.75%	92%	8%	XXX		XX/XX/XXXX																																																			Not Eligible	N/A	
305195865	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	2.5	
305173136	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	1	
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305102826	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	60.82	60.82																																																											Eligible	1.5	
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305172516	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	40.54	40.54																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																	$XXX	$XXX	0.00%		XX/XX/XXXX	1004D			Not Eligible		
305102773	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	61.97	61.97																																																											Eligible	1.4	
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305142428	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible		
305120677	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																							$XXX	$XXX	0.00%		XX/XX/XXXX	1004D			Eligible	2.3	
305122627	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 71A	XXX	75.00	75.00																																			$XXX	$XXX	15.38%	XXX	XX/XX/XXXX																													Not Eligible		
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305156439	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																																																											Eligible	1.5	
305194456	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																											Eligible	1	
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305172500	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	2.9	
305172474	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	-5.56%	XXX		XX/XX/XXXX																																											Not Eligible		
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305194276	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	69.77	69.77																					XXX	XXX	-6.98%	XXX		XX/XX/XXXX																																											Not Eligible		
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305201205	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.00	55.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201125	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	78.04	78.04																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201124	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	71.41	71.41																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201288	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
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305201232	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	74.63	74.63																					XXX	XXX	-6.72%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201237	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201195	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	-2.06%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201265	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	-2.86%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201223	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	65.00	65.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201198	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	76.48	76.48																					XXX	XXX	-4.40%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201145	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.00	55.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201127	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201230	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201186	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	74.29	74.29																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201274	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201180	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	79.50	79.50																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																	$XXX	$XXX	0.00%	XXX	XX/XX/XXXX	1004D			Not Eligible	N/A	
305201154	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201155	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201147	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Narrative	XXX	55.96	55.96																					XXX	XXX	1.60%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305201174	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.77	70.77																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305232770	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305232768	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	-9.09%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305232769	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	79.07	79.07																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	
305232765	XXXXX		XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																											Not Eligible	N/A	

305232766	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106526	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106524	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106518	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232763	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232762	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																						XXX	XXX	-3.77%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232759	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232758	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232746	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232750	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232760	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	65.00	65.00																						XXX	XXX	-3.31%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232753	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232751	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305191794	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232761	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232752	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	67.50	67.50																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232757	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	48.50	48.50																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232755	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	80.00	80.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232813	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232748	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232812	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232745	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232754	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.53	75.53																						XXX	XXX	-16.67%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232742	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	71.10	71.10																						XXX	XXX	-4.53%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232756	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232743	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232740	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232764	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	57.00	57.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232744	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	74.15	74.15																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232749	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232747	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232767	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.28	55.28																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232739	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	57.77	57.77																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305241213	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305241215	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305191817	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.77	69.77	$XXX	$XXX	-9.30%	Desk Review																		XXX	XXX	-9.30%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.2
305102496	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4.7
305176833	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.1
305176839	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.1
305157892	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	88.29	88.29																																		1
305232790	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	37.24	37.24	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX		XX/XX/XXXX	$XXX	0.00%	XX/XX/XXXX	$XXX		Not Eligible	3.5
305232792	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																		1
305142119	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	60.00	60.00																																2	Eligible	1
305191495	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191486	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191417	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.5
305191414	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191413	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX							1.4
305191480	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191470	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	65.99	65.99	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	5
305191462	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	0.37%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.37%	XXX	XXX	XX/XX/XXXX	$XXX	0.00%	XX/XX/XXXX	$XXX		Eligible	1
305191443	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1.1
305191441	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.6
305191440	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191431	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.97	89.97	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191513	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	70.00	70.00	$XXX	$XXX	1.52%	Enhanced Desk Review					$XXX	$XXX	1.52%	XX/XX/XXXX	1025 Small Residential Income Report									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	1.51%	XX/XX/XXXX	$XXX		Not Eligible	
305191512	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191498	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2
305191488	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	48.75	48.75	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191478	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191477	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191455	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191446	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	72.76	72.76	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191423	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.1
305191422	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1.6
305191420	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.90	89.90	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191411	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191435	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	0.92%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	0.91%	XX/XX/XXXX	$XXX		Eligible	1.2
305172477	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																	Not Eligible	1
305191568	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	25.42	25.42	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191472	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	65.00	65.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.6
305191461	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191450	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191436	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191430	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191409	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	3.1
305232806	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	78.80	78.80																																1	Eligible	2.6
305232787	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																2	Eligible	1
305232799	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	46.70	46.70	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232786	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																2.5	Eligible	1
305232783	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																1.5	Eligible	2.6
305232814	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																		1
305232805	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	76.36	76.36																																	Not Eligible	1
305232800	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																	Not Eligible	1.1
305232785	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					3.5	Not Eligible	3
305232784	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	53.85	53.85	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.7
305191500	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1.2
305191444	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	3.6
305191403	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	48.46	48.46	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.8
305191399	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.3
305156539	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	72.00	72.00																																1	Eligible	1
305157828	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																		1
305191499	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	74.99	74.99	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	5
305191496	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1.8
305191426	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	4.27%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	4.27%	XX/XX/XXXX	$XXX		Eligible	1
305191404	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191402	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191400	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305156429	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	80.00	80.00																																2	Eligible	2
305172780	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																2	Eligible	1
305156499	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																																	Not Eligible	1
305156331	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																1	Eligible	1
305232807	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																																	Not Eligible	1
305232779	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232777	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	-5.41%	Desk Review																		XXX	XXX	-5.41%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232776	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																2	Eligible	1.3
305156434	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	67.78	67.78																																4	Not Eligible	1.4
305194430	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.99	89.99	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	2.8
305194408	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	85.00	85.00																																3.5	Not Eligible	1.3
305194498	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																						XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	2.6
305157797	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	67.74	67.74	$XXX	$XXX	-9.49%	AVM										$XXX	$XXX	-9.49%	92%	8%	XXX	i-Val	XX/XX/XXXX													1.2
305102546	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																	Not Eligible	2.3
305232804	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	74.55	74.55																																2	Eligible	1
305232772	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																		2.1
305232771	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	53.65	53.65																																3	Not Eligible	1
305232788	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	52.71	52.71	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	5
305232781	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	58.87	58.87																																2.5	Eligible	1
305232778	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	35.71	35.71					$XXX	$XXX	0.00%	Desk Review														XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.9
305232773	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.54	69.54																																		1
305232791	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																1.5	Eligible	
305232782	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																																1	Eligible	1
305194215	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																																	Eligible	1
305197564	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																2	Eligible	1
305232797	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	60.88	60.88																																1	Eligible	2.4
305232775	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232801	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																																4.5	Not Eligible	1
305232808	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																1.5	Eligible	1
305232774	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	55.98	55.98																																		1.8
305241226	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.8
305241224	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4.3
305241218	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	59.14	59.14																																1	Eligible	1.6
305241232	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	65.28	65.28																																5	Not Eligible	2.5
305241227	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.77	70.77																																	Not Eligible	1
305241222	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	43.26	43.26	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					2.5	Eligible	3.3
305241221	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																1	Eligible	1
305241216	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	61.22	61.22																																3	Not Eligible	1.4
305241223	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																1	Eligible	1
305241220	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																1.5	Eligible	1
305241217	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305241231	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																1	Eligible	1.8
305241228	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																2	Eligible	1
305241230	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																3.5	Not Eligible	1
305241219	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																2.5	Eligible	1
305232463	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.1
305232517	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																																3	Eligible	1
305241197	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	56.02	56.02	$XXX	$XXX	0.00%	Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.6
305157855	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.85	69.85	$XXX	$XXX	0.00%	Enhanced Desk Review																		XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4
305232741	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																						XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A

Loan ID	Seller Loan ID	Investor Loan ID	Field Name	Verified Value	Bid Tape Value	Comment
305216745	XXXXX		As-Is Value	$XXX	$XXX	Appraisal and change of circumstance letter reflect XXX of XXX
305195197	XXXXX		Borrower First Name	XXX	XXX	Note & Credit report reflect "XXX"
305213228	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income $ XX/XX/XXXX / PITIA XXX
305207661	XXXXX		DSCR	XXX	XXX	TIA matches CD XXX PI discrepancy; Monthly Breakdown: Income XXX / $PITIA XXX
305207660	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / PITIA XXX
305213258	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / PITIA XXX
305214090	XXXXX		DSCR	XXX	XXX	Utilizing Lease rent for monthly income XXX / PITIA XXX
305120677	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305122627	XXXXX		DSCR	XXX	XXX	XXX Lease Rent/ XXX = XX/XX/XXXX DSCR
305122626	XXXXX		DSCR	XXX	XXX	XXX Lease Rent/ XXX PITIA = XX/XX/XXXX DSCR
305194456	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305156572	XXXXX		DSCR	XXX	XXX	XXX Rents / XXX PITIA = XX/XX/XXXX DSCR
305172500	XXXXX		DSCR	XXX	XXX	XXX Mkt Rent / XXX PITIA = XX/XX/XXXX DSCR
305194472	XXXXX		DSCR	XXX	XXX	XXX Rent/ XXX PITIA = XX/XX/XXXX DSCR
305207661	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX
305207660	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note & Change of circumstance letter reflects XXX
305227372	XXXXX		Loan Purpose	XXX	XXX	Delayed Finance
305207661	XXXXX		LTV	80.00%	75.00%	
305207660	XXXXX		LTV	80.00%	75.00%	XXX / Qualifying value XXX
305216745	XXXXX		LTV	79.21%	72.07%	LTV calculated using XXX qualifying value
305142428	XXXXX		Monthly Taxes	XXX	XXX	includes School taxes
305120677	XXXXX		Monthly Taxes	XXX	XXX	includes City taxes
305194456	XXXXX		Monthly Taxes	XXX	XXX	includes City taxes
305194472	XXXXX		Monthly Taxes	XXX	XXX	Property and school taxes: XXX
305207661	XXXXX		P&I	XXX	XXX	Note reflects XXX
305207660	XXXXX		P&I	XXX	XXX	Note reflects XXX
305142428	XXXXX		P&I	XXX	XXX	Note reflects XXX
305120677	XXXXX		P&I	XXX	XXX	Note reflects XXX
305194456	XXXXX		P&I	XXX	XXX	Note reflects XXX
305194472	XXXXX		P&I	XXX	XXX	Note reflects XXX
305077923	XXXXX		PITIA	XXX	XXX	Tape is only reflecting P&I
305102826	XXXXX		PITIA	XXX	XXX	includes monthly HOA fee of XXX
305172516	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305156439	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305172474	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305194339	XXXXX		PITIA	XXX	XXX	The tape is only reflecting P&I
305190522	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal reflects Attached
305147630	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal Reflects Attached
305210763	XXXXX		Property Type	12- 1 Family Attached	SINGFAMDET	Appraisal reflects XXX family attached
305122627	XXXXX		Property Type	29- 5 to 10 Unit Multi-Family	2-4 Units	XXX units
305122626	XXXXX		Property Type	29- 5 to 10 Unit Multi-Family	2-4 Units	XXX Units
305207661	XXXXX		Qualifying FICO	XXX	XXX	Credit report reflects median FICO score of XXX
305176136	XXXXX		Sales Price	XXX	XXX	HUD reflects XXX purchase price
305201271	XXXXX		Qualifying FICO	XXX	XXX	
305201230	XXXXX		DSCR	XXX	XXX	Monthly Breakdown: Income XXX / (PI XXX + Hazard Ins XXX + Tax $XXX)
305201268	XXXXX		Qualifying FICO	XXX	XXX	
305201174	XXXXX		Qualifying FICO	XXX	XXX	
305232740	XXXXX		DSCR	XXX	XXX	XXX Rent / XXX
305232769	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305232770	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305106518	XXXXX		DSCR	XXX	XXX	XXX / XXX
305106526	XXXXX		DSCR	XXX	XXX	XXX Market Rent / XXX PITIA
305232768	XXXXX		DSCR	XXX	XXX	$XXX/$XXX
305232769	XXXXX		Gross Rent	XXX	XXX	Using lower lease rent of XXX
305232770	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305106518	XXXXX		Gross Rent	XXX	XXX	Using appraisal market rent, property is vacant per appraisal
305106526	XXXXX		Gross Rent	XXX	XXX	Subject is vacant. form 1007 shows market rents at XXX
305232768	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305232746	XXXXX		Gross Rent	XXX	XXX	Missing XXX months rent receipts to utilize higher lease rent
305232769	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX
305232770	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX of XXX
305232768	XXXXX		Loan Amount	$XXXXXX	$XXXXXX	Note reflects XXX of XXX
305232769	XXXXX		Loan Purpose	XXX	XXX	Cash to borrower less than XXX% XXX
305232768	XXXXX		Loan Purpose	XXX	XXX	Cash to borrower less than XXX% XXX
305232769	XXXXX		LTV	79.07%	75.00%	$XXX/$XXX
305232770	XXXXX		LTV	80.00%	75.00%	$XXX/$XXX
305232768	XXXXX		LTV	80.00%	75.00%	$XXX/$XXX
305241215	XXXXX		Mo. Insurance	XXX	XXX	Insurance Receipt shows XXX annual premium
305232760	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232758	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232759	XXXXX		Mo. Insurance	XXX	XXX	CA value only includes Hazard insurance while Tape value include Hazard and Flood
305232756	XXXXX		Mo. Taxes	XXX	XXX	Tax Cert shows annual taxes of XXX
305232754	XXXXX		Mo. Taxes	XXX	XXX	Tax Cert shows annual taxes of XXX
305232750	XXXXX		Mo. Taxes	XXX	XXX	XXX Annual tax per estimate in file
305232760	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305106518	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305106526	XXXXX		Note Date	XX/XX/XXXX	XX/XX/XXXX	Note reflects XX/XX/XXXX
305232769	XXXXX		P&I	XXX	XXX	matches first payment letter in file
305232770	XXXXX		P&I	XXX	XXX	Note reflects XXX
305232768	XXXXX		P&I	XXX	XXX	matches first payment letter in file
305241215	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305241213	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax + XXX HOA
305232740	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232769	XXXXX		PITIA	XXX	XXX	matches first payment letter in file
305232770	XXXXX		PITIA	XXX	XXX	Breakdown: P&I: XXX + Hazard: XXX + Taxes: XXX
305232768	XXXXX		PITIA	XXX	XXX	matches first payment letter in file
305232762	XXXXX		PITIA	XXX	XXX	immaterial variance
305232756	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232755	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Tax + XXX Insurance + XXX HOA dues
305232754	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232750	XXXXX		PITIA	XXX	XXX	XXX P&I + XXX Insurance + XXX Tax
305232769	XXXXX		Qualifying FICO	XXX	XXX	Qualifying FICO is XXX
305232770	XXXXX		Qualifying FICO	XXX	XXX	Utilizing lower FICO of both borrowers
305232768	XXXXX		Qualifying FICO	XXX	XXX	Utilizing lower FICO of both borrowers
305176833	XXXXX		Borrower 1 Citizen	XXX	XXX	Per Work Visa and Foreign Passport.
305191409	XXXXX		Borrower 1 Citizen	XXX	XXX	Perm Resident, ID on file
305176833	XXXXX		Borrower 1 FTHB	XXX	XXX	Per Final 1003.
305191414	XXXXX		Borrower 1 FTHB	XXX	XXX	Borrower is a FTHB
305191420	XXXXX		Borrower 1 FTHB	XXX	XXX	Borrower 1-XXX are FTHB.
305191461	XXXXX		Calculated DSCR	XXX	XXX	Updated PITI payment for subject.
305102496	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per the initial 1003 the application date is XXX.
305142119	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per CD
305172780	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	Per Final CD
305194498	XXXXX		Closing/Settlement Date	XX/XX/XXXX	XX/XX/XXXX	
305102496	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Lender's approval the subject loan is NonQM.
305142119	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305172477	XXXXX		Credit QM/ATR Designation	XXX	XXX	QM - ATR Exempt, per investment refi.
305156539	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305156429	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305172780	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305156499	XXXXX		Credit QM/ATR Designation	XXX	XXX	Non QM, per Loan Approval.
305156434	XXXXX		Credit QM/ATR Designation	XXX	XXX	QM -ATR EXEMPT
305194430	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval the subject loan is NonQM.
305194408	XXXXX		Credit QM/ATR Designation	XXX	XXX	As per Lender Approval "XXX" Updated
305194498	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per the Lender's approval and occupancy disclosure the subject property is an investment.
305102546	XXXXX		Credit QM/ATR Designation	XXX	XXX	Per Loan Approval
305194215	XXXXX		Credit QM/ATR Designation	XXX	XXX	Updated as per Guidelines
305197564	XXXXX		Credit QM/ATR Designation	XXX	XXX	XXX confirmed using guidelines.
305102546	XXXXX		Loan Product Type	XXX	XXX	Per Note
305191443	XXXXX		Property Type	Single Family Attached	Single Family Detached	Per appraisal
305232779	XXXXX		Property Type	Two to Four Unit	Single Family Detached	This is a two unit property
305232777	XXXXX		Property Type	Two to Four Unit	Single Family Detached	Verified XXX to the appraisal
305232775	XXXXX		Property Type	Two to Four Unit	Single Family Detached	Verified with the appraisal
305157892	XXXXX		Property Value	$XXX	$XXX	confirmed with XXX ana appraisal
305157828	XXXXX		Property Value	$XXX	$XXX	Qualified with appraised value
305156429	XXXXX		Property Value	$XXX	$XXX	Verified per the subject property appraisal, the value is XXX
305191486	XXXXX		Qualifying FICO	XXX	XXX	Confirmed score using middle score.
305191441	XXXXX		Qualifying FICO	XXX	XXX	Qualified using the Primary Wage Earner.
305191513	XXXXX		Qualifying FICO	XXX	XXX	Confirmed on the credit report.
305191568	XXXXX		Qualifying FICO	XXX	XXX	
305191402	XXXXX		Qualifying FICO	XXX	XXX	
305241216	XXXXX		Qualifying LTV	61.22	60.00	Confirmed, price is greater than value, using appraised value to calculate LTV.
305156499	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	XXX% DTI per audit review. The borrower provided several credit card account Statements, with the accounts paid in full or lower payments than reflected on the credit report. Audit included the lower payments and as a result, the Borrower's DTI was lower than the qualifying DTI.
305142119	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	DTI variance is due to departure residence rent payment captured incorrectly on XXX as XXX vs XXX calculated and verified on Final 1003 provided via trailing docs.
305194498	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	Audit DTI of XXX is due to the HOI payment for properties located at XXX/XXX XXX. Per the Final 1003, REO page, a combined total monthly payment of XXX for taxes, HOI, and HOA was used to qualify the subject loan transaction. Verified monthly tax payment as XXX and verified monthly HOI payment as $XXX. Per the Final 1003, REO page, a combined total monthly payment of XXX for taxes, HOI, and HOA was used to qualify the subject loan transaction. Verified monthly tax payment as XXX and verified monthly HOI payment as $XXX. The audit DTI of XXX does not exceed the max allowed DTI of XXX
305191431	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified via asset docs.
305191411	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191496	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191399	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets as documented in the loan file. Matches the Final 1003.
305191443	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191499	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets with assets reviewed and verified.
305191477	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated per asset Statements.
305176839	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets as documented in the loan file.
305191498	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on the documented assets in the loan file. Matches the Final 1003.
305191461	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Verified assets updated number of reserves months.
305191426	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets
305191422	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets
305191430	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on documented assets in the loan file.
305191435	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Confirmed based on the asset docs in file.
305191420	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified.
305191480	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Total months reserves verified.
305191478	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305157828	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	asset verified with all bank Statements and reserves are sufficient for cash to close
305191404	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191513	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Confirmed based on the final CD. Cash in hand.
305157892	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	updated as per guideline and matrix
305191402	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Assets taken from file
305191488	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Based on cash out proceeds.
305191472	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Using cash out proceeds per final CD.
305191495	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX months reserves are required per Investor Guidelines
305191413	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191455	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided
305191444	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Taken from assets provided.
305157797	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	XXX per assets provided in file.
305191462	XXXXX		Qualifying Total Reserves Number of Months	XXX	XXX	Updated assets including business bank account
305191417	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Value per appraisal and desk review is XXX
305191513	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Confirmed on the 1st appraisal.
305191403	XXXXX		Reviewed Appraised Property Value	$XXX	$XXX	Reviewed appraisal amount base on property listed for sale XX/XX/XXXX. Used amount from sale in XXX of $XXX.
305232463	XXXXX		Borrower 1 First Name	XXX	XXX	Borrowers first name is XXX
305232517	XXXXX		Borrower 1 First Name	XXX	XXX	The borrower's first name verified in the file.
305232463	XXXXX		Borrower 1 Last Name	XXXXX	XXXXX	Borrower Last Name is XXX
305232517	XXXXX		Borrower 1 Last Name	XXXXX	XXXXX	The borrower's Last Name verified in the file
305232463	XXXXX		Qualifying FICO	XXX	XXX	The representative score for each borrower is the middle score when three XXX credit agency scores return and the higher score when two XXX credit agency scores return
305232463	XXXXX		Qualifying Total Debt Income Ratio	XXX	XXX	Lender XXX reflects primary payment PI XXX and added XXX or taxes and XXX for HOI. The actual is XXX which included taxes and insurance. This caused higher DTI

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Exhibit 99.24

Loan Number	Seller Loan ID	Initial Loan Grade	Final Loan Grade	Initial DBRS Loan Grade	Final DBRS Loan Grade	Initial DBRS Credit Loan Grade	Final DBRS Credit Loan Grade	Initial DBRS Compliance Loan Grade	Final DBRS Compliance Loan Grade	Initial DBRS Property Loan Grade	Final DBRS Property Loan Grade	Initial Moody's Loan Grade	Final Moody's Loan Grade	Initial Moody's Credit Loan Grade	Final Moody's Credit Loan Grade	Initial Moody's Compliance Loan Grade	Final Moody's Compliance Loan Grade	Initial Moody's Property Loan Grade	Final Moody's Property Loan Grade	Initial Fitch Loan Grade	Final Fitch Loan Grade	Initial Fitch Credit Loan Grade	Final Fitch Credit Loan Grade	Initial Fitch Compliance Loan Grade	Final Fitch Compliance Loan Grade	Initial Fitch Property Loan Grade	Final Fitch Property Loan Grade	Initial Kroll Loan Grade	Final Kroll Loan Grade	Initial Kroll Credit Loan Grade	Final Kroll Credit Loan Grade	Initial Kroll Compliance Loan Grade	Final Kroll Compliance Loan Grade	Initial Kroll Property Loan Grade	Final Kroll Property Loan Grade	Initial S&P Loan Grade	Final S&P Loan Grade	Initial S&P Credit Loan Grade	Final S&P Credit Loan Grade	Initial S&P Compliance Loan Grade	Final S&P Compliance Loan Grade	Initial S&P Property Loan Grade	Final S&P Property Loan Grade	Originator QM/ATR Status	TPR QM/ATR Status
305175376	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305181959	XXXXX	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	D	A	A	A	N/A	N/A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305191713	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305175054	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305204367	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305144701	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305196127	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305180347	XXXXX	C	B	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	C	B	B	B	N/A	N/A	C	A	ATR/QM: Exempt	ATR/QM: Exempt
305191574	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305147630	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305169759	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122744	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305171863	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305192009	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305174121	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305177997	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305180349	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197042	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305174120	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195864	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305187903	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195865	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305173136	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305176132	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195860	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305139700	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305139704	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305192011	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305176136	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305181986	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197035	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305215254	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197034	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305186575	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208638	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305202967	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201079	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305210782	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305203921	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305186644	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305096933	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305222194	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220719	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305189506	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191665	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305225916	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305214208	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226181	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305214090	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305212033	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305211539	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305210763	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194875	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216541	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305211899	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220690	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216745	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213258	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226004	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216735	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305206640	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213228	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305216742	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305195197	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305190714	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208640	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305207660	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305208648	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305207661	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226180	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226056	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226152	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226532	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305220242	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213230	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305190522	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305225686	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305213255	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305227372	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305235074	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305234144	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305212036	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305226000	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
304641856	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
304493266	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305078099	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305077923	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102826	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156693	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172516	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102773	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305133946	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305142428	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305120677	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122627	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305122626	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156533	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156439	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194456	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156572	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172604	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305142129	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172500	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305172474	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305197497	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194472	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194339	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194276	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201126	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201268	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201205	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201125	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201124	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201288	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201271	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201232	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201237	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201195	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201265	XXXXX	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	C	A	A	A	N/A	N/A	C	A	ATR/QM: Exempt	ATR/QM: Exempt
305201223	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201198	XXXXX	C	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	C	A	C	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201145	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201127	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201230	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201186	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201274	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201180	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201154	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201155	XXXXX	D	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	D	A	D	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201147	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305201174	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232770	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232768	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232769	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232765	XXXXX	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232766	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106526	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106524	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305106518	XXXXX	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	C	B	C	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232763	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232762	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232759	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232758	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232746	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232750	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232760	XXXXX	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	D	A	C	A	N/A	N/A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232753	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232751	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191794	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232761	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232752	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232757	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232755	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232813	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232748	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232812	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232745	XXXXX	B	B	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	B	B	B	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232754	XXXXX	D	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232742	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232756	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232743	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232740	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232764	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232744	XXXXX	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	A	A	A	A	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232749	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232747	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232767	XXXXX	D	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	D	B	D	B	N/A	N/A	C	B	ATR/QM: Exempt	ATR/QM: Exempt
305232739	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241213	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241215	XXXXX	D	B	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	D	B	D	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191817	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305102496	XXXXX	D	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	D	A	D	A	A	A	C	A	ATR/QM: Exempt	ATR/QM: Exempt

305176833	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305176839	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305157892	XXXXX	C	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232790	XXXXX	D	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232792	XXXXX	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305142119	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191495	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191486	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191417	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191414	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191413	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191480	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191470	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191462	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191443	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191441	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191440	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191431	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191513	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191512	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191498	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191488	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191478	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191477	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191455	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191446	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191423	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191422	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191420	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191411	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191435	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305172477	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191568	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191472	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191461	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191450	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191436	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191430	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191409	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232806	XXXXX	C	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	C	A	C	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232787	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232799	XXXXX	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	D	A	B	A	C	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232786	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232783	XXXXX	D	B	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	D	B	C	B	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232814	XXXXX	D	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	D	A	C	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232805	XXXXX	C	B	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232800	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232785	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232784	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191500	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191444	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191403	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191399	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156539	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305157828	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305191499	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191496	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191426	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191404	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305191402	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: CDFI Lender Exempt	ATR/QM: CDFI Lender Exempt
305191400	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156429	XXXXX	C	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	C	A	C	A	A	A	B	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305172780	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305156499	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305156331	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232807	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232779	XXXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232777	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232776	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305156434	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194430	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194408	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305194498	XXXXX	D	B	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	D	B	D	A	C	B	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305157797	XXXXX	B	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305102546	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232804	XXXXX	D	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	D	A	D	A	B	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232772	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232771	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232788	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232781	XXXXX	C	B	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232778	XXXXX	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232773	XXXXX	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305232791	XXXXX	D	B	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	D	B	D	B	D	B	D	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305232782	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305194215	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305197564	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232797	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305232775	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232801	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305232808	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232774	XXXXX	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	C	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241226	XXXXX	D	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	D	A	D	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241224	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241218	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241232	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241227	XXXXX	C	B	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	C	B	B	A	C	B	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241222	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	QM: Safe Harbor APOR (APOR SH)	QM: Safe Harbor APOR (APOR SH)
305241221	XXXXX	D	B	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241216	XXXXX	C	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	C	A	B	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241223	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241220	XXXXX	C	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	C	A	C	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241217	XXXXX	D	B	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	D	B	D	B	A	A	D	A	ATR/QM: Exempt	ATR/QM: Exempt
305241231	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241228	XXXXX	D	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	D	A	D	A	D	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241230	XXXXX	D	B	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	D	B	D	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305241219	XXXXX	C	B	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	C	B	C	B	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232463	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232517	XXXXX	D	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	D	A	D	A	C	A	A	A	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors
305241197	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305157855	XXXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	ATR/QM: Exempt	ATR/QM: Exempt
305232741	XXXXX	C	B	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	C	B	C	B	N/A	N/A	A	A	ATR/QM: Exempt	ATR/QM: Exempt

Exhibit 99.25

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Second Desk Review Variance Amount	Second Desk Review Variance Percent	Second Desk Review Appraisal Date	Second Desk Review Appraised Value	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
305175376	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	68.79	68.79																																																																						Eligible	1.3	
305181959	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	54.55	54.55																																																																						Eligible	1	
305191713	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	75.00	75.00																																																																						Eligible	1	
305175054	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305204367	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305144701	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																																							Eligible	1	
305196127	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305180347	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	78.89	78.89																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305191574	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	72.79	72.79																																																																							Eligible	1	
305147630	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305169759	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
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305192009	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	19.21	19.21																																																																							Eligible	1	
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305226056	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																																																																							Eligible	1	
305226152	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	69.74	69.74																																																																							Eligible	1.3	
305226532	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305220242	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																																							Eligible	2	
305213230	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00														$XXX	$XXX	39.52%	90%	10%	XXX		XX/XX/XXXX																																																		Not Eligible	N/A	
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305213255	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																																																																							Eligible	1	
305227372	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	66.13	66.13														$XXX	$XXX	-0.38%	93%	7%	XXX		XX/XX/XXXX																																																		Not Eligible	N/A	
305235074	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	62.24	62.24																																																																							Eligible	1.2	
305234144	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305212036	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
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304493266	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																																																																							Eligible	1	
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305156693	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	65.43	65.43																																																																							Eligible	1.8	
305172516	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	40.54	40.54																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																		$XXX	$XXX	0.00%		XX/XX/XXXX	1004D			Not Eligible		
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305142428	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible		
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305201205	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.00	55.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201125	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	78.04	78.04																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201124	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	71.41	71.41																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201288	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201271	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	69.96	69.96																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																		$XXX	$XXX	0.00%	XXX	XX/XX/XXXX	1004D			Not Eligible	N/A	
305201232	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	74.63	74.63																					XXX	XXX	-6.72%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201237	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201195	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	-2.06%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201265	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	-2.86%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201223	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	65.00	65.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201198	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	76.48	76.48																					XXX	XXX	-4.40%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201145	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.00	55.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201127	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201230	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201186	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	74.29	74.29																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201274	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201180	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	79.50	79.50																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																		$XXX	$XXX	0.00%	XXX	XX/XX/XXXX	1004D			Not Eligible	N/A	
305201154	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201155	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201147	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Narrative	XXX	55.96	55.96																					XXX	XXX	1.60%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305201174	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.77	70.77																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305232770	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	
305232768	XXXXX		XX/XX/XXXX	$XXXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	-9.09%	XXX		XX/XX/XXXX																																													Not Eligible	N/A	

																																												Eligible	
305232769	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	79.07	79.07																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232765	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232766	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106526	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106524	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305106518	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232763	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232762	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	-3.77%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232759	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232758	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232746	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232750	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232760	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	65.00	65.00																					XXX	XXX	-3.31%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232753	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232751	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305191794	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232761	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232752	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	67.50	67.50																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232757	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	48.50	48.50																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232755	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232813	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232748	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232812	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232745	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232754	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.53	75.53																					XXX	XXX	-16.67%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232742	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	71.10	71.10																					XXX	XXX	-4.53%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232756	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232743	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232740	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232764	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	57.00	57.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232744	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	74.15	74.15																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232749	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232747	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1025	XXX	80.00	80.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232767	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	55.28	55.28																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305232739	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	57.77	57.77																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305241213	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	Form 1073	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305241215	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A
305191817	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.77	69.77	$XXX	$XXX	-9.30%	Desk Review																	XXX	XXX	-9.30%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.2
305102496	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4.7
305176833	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.1
305176839	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.1
305157892	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	88.29	88.29																																	1
305232790	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	37.24	37.24	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX		XX/XX/XXXX	$XXX	0.00%	XX/XX/XXXX	$XXX		Not Eligible	3.5
305232792	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																	1
305142119	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	60.00	60.00																															2	Eligible	1
305191495	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191486	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191417	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.5
305191414	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191413	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX							1.4
305191480	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191470	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	65.99	65.99	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	5
305191462	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	0.37%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.37%	XXX	XXX	XX/XX/XXXX	$XXX	0.00%	XX/XX/XXXX	$XXX		Eligible	1
305191443	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1.1
305191441	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.6
305191440	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191431	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.97	89.97	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191513	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	70.00	70.00	$XXX	$XXX	1.52%	Enhanced Desk Review					$XXX	$XXX	1.52%	XX/XX/XXXX	1025 Small Residential Income Report									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	1.51%	XX/XX/XXXX	$XXX		Not Eligible	
305191512	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191498	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2
305191488	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	48.75	48.75	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191478	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191477	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191455	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191446	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	72.76	72.76	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305191423	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.1
305191422	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1.6
305191420	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.90	89.90	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191411	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191435	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	0.92%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	0.91%	XX/XX/XXXX	$XXX		Eligible	1.2
305172477	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																Not Eligible	1
305191568	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	25.42	25.42	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191472	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	65.00	65.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.6
305191461	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	2.2
305191450	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191436	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191430	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191409	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	3.1
305232806	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	78.80	78.80																															1	Eligible	2.6
305232787	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															2	Eligible	1
305232799	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	46.70	46.70	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232786	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															2.5	Eligible	1
305232783	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															1.5	Eligible	2.6
305232814	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																	1
305232805	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	76.36	76.36																																Not Eligible	1
305232800	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																Not Eligible	1.1
305232785	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					3.5	Not Eligible	3
305232784	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	53.85	53.85	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.7
305191500	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1.2
305191444	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	3.6
305191403	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	48.46	48.46	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.8
305191399	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.3
305156539	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	72.00	72.00																															1	Eligible	1
305157828	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																	1
305191499	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	74.99	74.99	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	5
305191496	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1.8
305191426	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review					$XXX	$XXX	4.27%	XX/XX/XXXX	1004 URAR									XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX	$XXX	4.27%	XX/XX/XXXX	$XXX		Eligible	1
305191404	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Eligible	1
305191402	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305191400	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	1
305156429	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	80.00	80.00																															2	Eligible	2
305172780	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															2	Eligible	1
305156499	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																																Not Eligible	1
305156331	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															1	Eligible	1
305232807	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																																Not Eligible	1
305232779	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232777	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	-5.41%	Desk Review																	XXX	XXX	-5.41%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232776	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															2	Eligible	1.3
305156434	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	67.78	67.78																															4	Not Eligible	1.4
305194430	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	89.99	89.99	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	2.8
305194408	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	85.00	85.00																															3.5	Not Eligible	1.3
305194498	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																					XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	2.6
305157797	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	67.74	67.74	$XXX	$XXX	-9.49%	AVM									$XXX	$XXX	-9.49%	92%	8%	XXX	i-Val	XX/XX/XXXX												1.2
305102546	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																																Not Eligible	2.3
305232804	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	74.55	74.55																															2	Eligible	1
305232772	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																																	2.1
305232771	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	53.65	53.65																															3	Not Eligible	1
305232788	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	52.71	52.71	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					1	Eligible	5
305232781	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	58.87	58.87																															2.5	Eligible	1
305232778	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	35.71	35.71					$XXX	$XXX	0.00%	Desk Review														XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.9
305232773	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.54	69.54																																	1
305232791	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															1.5	Eligible	
305232782	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																															1	Eligible	1
305194215	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																																Eligible	1
305197564	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															2	Eligible	1
305232797	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	60.88	60.88																															1	Eligible	2.4
305232775	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1025 Small Residential Income Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305232801	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.00	70.00																															4.5	Not Eligible	1
305232808	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															1.5	Eligible	1
305232774	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	55.98	55.98																																	1.8
305241226	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.8
305241224	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4.3
305241218	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	59.14	59.14																															1	Eligible	1.6
305241232	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	65.28	65.28																															5	Not Eligible	2.5
305241227	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	70.77	70.77																																Not Eligible	1
305241222	XXXXX	XX/XX/XXXX	$XXXXXX		$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	43.26	43.26	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX					2.5	Eligible	3.3
305241221	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															1	Eligible	1
305241216	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	61.22	61.22																															3	Not Eligible	1.4
305241223	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															1	Eligible	1
305241220	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															1.5	Eligible	1
305241217	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1073 Individual Condo Report	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	
305241231	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															1	Eligible	1.8
305241228	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	80.00	80.00																															2	Eligible	1
305241230	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															3.5	Not Eligible	1
305241219	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00																															2.5	Eligible	1
305232463	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	75.00	75.00	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	3.1
305232517	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	90.00	90.00																															3	Eligible	1
305241197	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	56.02	56.02	$XXX	$XXX	0.00%	Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	2.6
305157855	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX	$XXX	$XXX	XX/XX/XXXX	1004 URAR	XXX	69.85	69.85	$XXX	$XXX	0.00%	Enhanced Desk Review																	XXX	XXX	0.00%	XXX	XXX	XX/XX/XXXX						Not Eligible	4
305232741	XXXXX	XX/XX/XXXX	$XXXXXX	$XXX		$XXX	XX/XX/XXXX	URAR Form 1004 Form 70	XXX	75.00	75.00																					XXX	XXX	0.00%	XXX		XX/XX/XXXX						Not Eligible	N/A

Exhibit 99.26

EXECUTIVE SUMMARY
JPMMT 2026-PLNQ1

Description of the due diligence performed

Overview of the assets that were reviewed
Incenter Lender Services LLC, c/k/a Incenter Diligence Solutions ("Incenter Diligence"), performed an independent third-party due diligence review of 3 loans acquired by JPMorgan Chase Bank, National Assocation (the "Client"). The review was performed from March 2026 through July 2026 using the scope of review described herein, which was agreed to at the time of review. The results of the review performed by Incenter Diligence only reflect information concerning the related loans on which such review was performed as of the date such review was performed based on the scope of review used as of the date such review was performed and not as of any subsequent date. Incenter Diligence has not subsequently performed any review with respect to the loans, and Incenter Diligence will not be required to complete or provide any additional, new, or refreshed review or results with respect to the loans.

Sampling of assets
Incenter Diligence follows the nationally recognized statistical rating organizations, NRSRO(s), criteria. For all originators, Incenter Diligence performed review on 100% of the loans. The loan population was 3 loans for an aggregate original principal balance of $888,140.00.

The review was conducted in accordance with the following NRSRO(s) Third Party Due Diligence Criteria:

Identity of NRSRO	**Title and Date of Criteria**
Fitch Ratings, Inc.	U.S. RMBS Rating Criteria, October 1, 2025
Kroll Bond Rating Agency, LLC	U.S. RMBS Rating Methodology, February 2, 2021
DBRS, Inc.	Third-Party Due-Diligence and Representations & Warranties Criteria for U.S. RMBS Transactions – April 30 30, 2026
S&P Global Ratings	Global Methodology And Assumptions: Assessing Pools Of Residential Loans, January 25, 2019 Global Methodology And Assumptions: Assessing Pools Of Residential Loans – U.S. And Canada Supplement, February 21, 2025
Moody's Investors Service	Rating Methodology: Residential Mortgage-Backed Securitizations, October 23, 2024

Data Integrity, review scope and methodology

Data Integrity – Incenter Diligence performed a data integrity analysis by comparing the information in the loan file against the data tape supplied by the Client to ascertain accuracy and completeness. All discrepancies are reported on the Data Comparison Report.

The data comparison consisted of the following data fields:

Data Compare Field Name
ARM Interest Data
Amortization Term
Borrower 1 First Name

Borrower 1 Last Name
Borrower 2 First Name
Borrower 2 Last Name
Borrower 1 FTHB
Borrower 2 FTHB
Doc Type
First Payment Date
Interest Only Flag
Lien Position
Loan Program
Loan Purpose
Loan Type
Maturity Date
Note Date
Number of Units
Occupancy
Original Interest Rate
Original Loan Amount
Original Loan Term
Original P&I
Originator DSCR
Prepayment Penalty
Property Address
Property City
Property State
Property Zip Code
Property Type
QM Designation
Qualifying Appraised Value
Qualifying CLTV
Qualifying FICO
Qualifying LTV
Qualifying Total DTI
Refinance Type
Sales Price
Subordinate Lien Amount
Underwriting Guideline Name

Underwriting Conformity (Standard Residential Loans)
Incenter Diligence performed a complete review of all loan files, as supplied by the Client, to determine whether the loans were originated in accordance with the underwriting guidelines provided by the Client (which, for the avoidance of doubt, may be either the Client's or a third party's underwriting guidelines), eligibility requirements, Ability to Repay (ATR), Qualified Mortgage and Appendix Q requirements (where applicable), and applicable Policies & Procedures, noting any exceptions and compensating factors. The review included, where applicable, the following items:

Conformance to Ability to Repay (ATR) standards – Incenter Diligence reviewed each loan to validate that the underwriter correctly assessed the borrower's ability to repay based on employment and credit/repayment history, income and assets, projected monthly payment and current obligations, debt to income ratio, and other information provided to support ability to repay prior to originating the loan.

An evaluation of Qualified Mortgage and Appendix Q requirements, if applicable – Based on the information provided, Incenter Diligence will review each loan to determine that it satisfies all requirements for a Qualified Mortgage, if designated as such, including an evaluation of points and fees, risk factors associated with the loan terms, re-calculation of debt to income and a review of all income and assets.

Credit, Income, Assets and Employment

A. Validate that the appropriate employment and income documentation, such as pay stubs, tax transcripts, and bank statements, was provided and used to accurately qualify the borrower according to guidelines. Recalculate the borrower's income and debt to determine the appropriate debt to income ratio in accordance with the guidelines. Validate borrower's employment history and confirm that the appropriate income and assets were used to qualify. Make a reasonable assessment of whether there are any indications that income documentation may be fraudulent.
B. Validate that assets used to qualify the borrower match the documentation in the file and the information used to calculate down payment, closing costs, and reserves meet program guideline requirements.
C. Review exceptions, compensating factors and underwriter comments, if available.
D. Review program guidelines against the loan approval for discrepancies such as:
    1. Employment requirements;
    2. Income requirements;
    3. Asset requirements
E. Review the loan approval against all supporting documentation and loan application to verify accuracy.
F. Review the initial loan application against the final loan application or other loan applications found in the file to validate the application was signed and properly completed and to expose discrepancies.
G. Confirm that credit report(s) and verification of mortgage or rental history, when required, have been provided for all borrowers/guarantors, are consistent with loan approval, and meet guideline requirements. Verify whether any fraud alerts are listed on the credit reports and make a reasonable assessment of whether the borrower's profile adheres to applicable guidelines.
H. Review the loan file for inconsistencies based on information derived from source documentation provided in the loan file, for the purposes of identifying misrepresentations contained in the loan file, including with respect to occupancy and mortgage liabilities.

Occupancy, Taxes, Title and Insurance

A. Review source documents for consistency with regard to subject property occupancy intent.
B. Review the title report for possible judgments and other liens that may have existed upon origination; verify chain of title, as required by guidelines.
C. Verify and validate the file contains sufficient property insurance coverage as required by guidelines; confirm property insurance policy contains appropriate mortgagee clause. For subject properties located in a Special Flood Hazard Area where flood insurance is required, verify and validate the file contains sufficient flood

insurance coverage as required by guidelines and that flood insurance policy contains appropriate mortgagee clause.
D. Review property details on appraisal including a review for ineligible properties.
E. Verify that Business Purpose Affidavit and Occupancy Affidavit, if applicable, were executed by the borrowers/guarantors and confirm that document addresses are consistent with subject property address and do not match the primary residence address.

Underwriting Conformity (Business Purpose/DSCR)
For each loan, if designated as Business Purpose/DSCR, Incenter Diligence validated conformance to Client supplied and program requirements and noted any exceptions. Unless otherwise directed by the Client, no regulatory compliance review was performed.
A. Validate Conformance to Product Type and Eligibility
   1. Financing Terms
   2. Loan Product
   3. Seasoning
   4. Geographic Requirements
   5. Loan Amount
   6. LTV/CLTV
B. Transaction Types: Verify Conformance with Business Purpose Loan Requirements
   1. Business Purpose Affidavit – verify signed Borrower Statement of Business Purpose is present in the file
   2. Non-Owner Occupancy – verify Occupancy certification is present in the file
   3. Validate that there is no information in the loan that contradicts occupancy type
C. Review Debt Service Coverage Ratio
D. Review Cash Flow and Expense Factor
E. Review Hazard/Flood Insurance
F. Review preliminary Title Report/Commitment
G. Credit Review
   1. Validate documentation requirements
   2. Verify acceptable Residency Status
   3. Review credit reports used to qualify borrower, as well as consumer credit history/charge offs/collections, and cite any exceptions or unusual findings
      a. Evaluate credit scores and tradelines against guidelines
      b. Evaluate other debt obligations (alimony, child support, etc.)
   4. If required, verify that a 3rd party fraud report (DataVerify, etc.) is contained in the loan file and review findings to confirm all deficiencies were resolved
   5. Evaluate borrower's mortgage/rental payment history using credit reports or other information supplied in the loan file
   6. Verify that all judgements/liens/tax liens have been satisfied
   7. Verify that any bankruptcy, foreclosure or forbearance activity is in accordance with guidelines
   8. Perform a review of all asset information supplied in the loan file against guidelines
   9. Evaluate borrowers' asset utilization and verify sufficient liquid assets to supplement income
   10. Perform a rental income analysis using the information supplied in the loan file as per the guidelines

Property Valuation Review (Standard Residential and Business Purpose/DSCR Loans)
Incenter Diligence reviewed all loans to validate the original appraisal report was provided in the loan file and that it is substantially complete. The evaluation will include the following components:
A. Review the original appraisal report to ensure the valuation was performed by a licensed appraiser and in accordance with guidelines,
B. Verify subject property type meets applicable guidelines,

C. Note any exceptions to stated value or appraisal guidelines,
D. Verify value used to calculate LTV/CLTV and note any deviations.
E. Verify that the loan and property data within the appraisal report matches the loan documents.
F. Review the appraisal report to ensure report value is "as is" or, if report is "subject to", that there is an associated completion report resolving all noted issues, and
G. Review additional valuation products in the file; if there is a variance greater than 10% below the appraisal value, Client will be notified and an additional independent valuation product will be obtained as requested.

Regulatory Compliance Review (Standard Residential Loans Only, Unless Otherwise Requested)
Incenter Diligence's Regulatory Compliance analysis is intended to expose certain potential risk associated with the loans examined. It is strictly limited to the review scope outlined below and is based solely on the accuracy of the documentation and data supplied by the Client or other agreed upon third parties. The review findings are not guaranteed to encompass all critical elements related to the underwriting, origination or regulatory compliance status of the loans examined. Further, the findings are not to be construed as guidance on future indicators of positive or negative performance.

Incenter Diligence will perform a review of all loans supplied by the Client to verify all documentation provided is complete and complies with all applicable federal and state regulatory requirements, in addition to following the RMBS 4.0 TRID Compliance Review Scope published by the Structured Finance Industry Group (now the Structured Finance Association or "SFA") (the "SFIG Compliance Review Scope"), as amended from time to time, and the advice of outside counsel. As it relates to TILA-RESPA Integrated Disclosures ("TRID") testing, Incenter Diligence works with outside counsel on an ongoing basis to understand and interpret compliance regulations based on recent guidance by the Consumer Financial Protection Bureau (the "CFPB") that has created deviations in the TRID review scope and related exceptions/cures. The TRID-related review scope, outlined below and not performed for investment properties, will continue to be amended where appropriate as future guidance and rules are published. Incenter Diligence's conclusions are representative of best efforts to identify material risks and exceptions associated with each loan based on interpretation of the continually evolving regulations. Incenter Diligence maintains an active dialogue with outside counsel, Clients, Rating Agencies, SFA and other parties when interpreting compliance regulations and amending the review scope to accurately expose the risk associated with a loan. However, no guaranties can be made that the Review includes all areas of risk that may be present in the Transaction. In addition to the foregoing, Incenter Diligence utilizes nationally recognized integrated compliance analyzer tools.

Incenter Diligence does not employ personnel who are licensed to practice law in the various jurisdictions and the findings set forth in the reports prepared by Incenter Diligence do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Incenter Diligence. All final decisions as to whether to purchase or enter into a transaction related to any individual loan or the loans in the aggregate and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such loan or loans, shall be made solely by the clients that have engaged Incenter Diligence to prepare their reports pursuant to their instructions and guidelines. Client acknowledges and agrees that the scoring models applied by Incenter Diligence are designed to identify potential risk and the Client assumes sole responsibility for determining the suitability of the information for its particular use.

Incenter Diligence reviews each loan to validate compliance with the following federal and state regulatory requirements, whenever applicable.

A. **Truth In Lending Act - 12 CFR §1026 ("TILA")**
    1. Federal TILA
        a. Finance Charge Test (12 CFR §1026.18(d)(1))
            i. It is understated by no more than $100; or

        ii. It is greater than the amount required to be disclosed
    b. Rescission Finance Charge Test (12 CFR §1026.23(h)(2)(i))
        i. It is understated by no more than $35; or
        ii. It is greater than the amount required to be disclosed
    c. Rescission Total of Payments Test ((12 CFR §1026.23(h)(2)(ii))
        i. Is understated by no more than $35; or
        ii. Is greater than the amount required to be disclosed
    d. Foreclosure Rescission Finance Charge and Total of Payments Tests (12 CFR §1026.23(h))
    e. APR Test 12 CFR (§1026.22(a)(2), (4))
        i. The disclosed annual percentage rate (APR) is considered accurate because it is not more than 1/8 of 1 percentage (for regular transactions) or 1/4 of 1 percentage (for irregular transactions) point above or below the APR as determined in accordance with the actuarial method; or
        ii. The disclosed APR results from the disclosed finance charge, and the disclosed finance charge is considered accurate under §1026.18(d)(1) (the finance charge test), or for purposes of rescission the disclosed finance charge is considered accurate under §1026.23(g) or (h) (the rescission finance charge test or the foreclosure rescission finance charge test), whichever applies
    f. Right of Rescission Test (12 CFR §1026.23(a)(3), §1026.15(a)(3))
        i. The funding date is not before the third business day following consummation
        ii. The consumer may exercise the right to rescind until midnight of the third business day following consummation
        iii. Validate Right of Rescission Notice was provided, and the correct form was used
    g. Dual Broker Compensation Test (12 CFR §1026.36(d)(2))
        i. If any loan originator receives compensation directly from a consumer in a consumer credit transaction secured by a dwelling, no loan originator shall receive compensation, directly or indirectly, from any other person other than the consumer in connection with the transaction for loan origination activities
    h. Loan Originator Credits Test (12 C.F.R. §1026.36(d)(1))
        i. Test that the initial disclosure (GFE/TIL/LE) does not contain any broker fees paid by the broker
    i. Financing of Single Premium Credit Insurance Test (12 CFR §1026.36 (i))
        i. A creditor may not finance, directly or indirectly, any premiums or fees for credit insurance in connection with a consumer credit transaction secured by a dwelling (including a home equity line of credit secured by the consumer's principal dwelling)
2. TIL Disclosure (Pre-TRID)
    a. TIL Disclosure Date Test (12 CFR §1026.17(b),1026.19(a))
        i. The loan is a mortgage transaction subject to the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) that is secured by the consumer's dwelling; and
        ii. The initial TIL disclosure date is not later than the third business day (counting days on which the creditor's offices are open to the public for carrying on substantially all of its business functions) after the creditor receives the consumer's written application; and
        iii. The initial TIL disclosure date is not later than the seventh business day (counting all calendar days except Sunday and specified legal public holidays) before consummation of the transaction, or the application date of the loan is before July 30, 2009; and
        iv. The loan is a "residential mortgage transaction" subject to the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.); and
        v. The initial TIL disclosure date is before consummation or three business days after the creditor receives the consumer's written application, whichever is earlier; and

      - vi. Test the final TIL disclosure and any re-disclosed TIL(s); and
      - vii. The final TIL disclosure is properly executed; and
      - viii. The final TIL disclosure and any re-disclosed TIL(s) is properly completed

3. TILA RESPA Integrated Disclosures (TRID)
    - a. Initial Loan Estimate Delivery Date Test (from application) (12 CFR §1026.19(e)(1)(iii)(A))
        - i. The creditor shall deliver or place in the mail the disclosures required under §1026.19(e)(1)(i) (provision of loan estimate form) not later than the third business day after the creditor receives the consumer's application
    - b. Initial Loan Estimate Delivery Date Test (prior to consummation) (12 CFR §1026.19(e)(1)(iii)(B))
        - i. The creditor shall deliver or place in the mail the disclosures required under §1026.19(e)(1)(e)(1)(i) (provision of loan estimate form) not later than the seventh business day before consummation of the transaction
    - c. Loan Estimate (12 CFR §1026.19 and 37)
        - i. Verify applicable sections of the disclosure determined to carry assignee liability were accurately completed
        - ii. Verify final Loan Estimate was provided to borrower prior to the Closing Disclosure
    - d. Written List of Service Providers (SSPL) Disclosure Date Test (12 CFR §1026.19(e)(1)(vi))
        - i. If the consumer is permitted to shop for a settlement service, the creditor shall provide the consumer with a written list identifying available providers of that settlement service and stating that the consumer may choose a different provider for that service. The creditor must identify at least one available provider for each settlement service for which the consumer is permitted to shop. The creditor shall provide this written list of settlement service providers separately from the disclosures required by §1026.19(e)(1)(e)(1)(i) but in accordance with the timing requirements in §1026.19(e)(1)(e)(1)(iii)
    - e. Revised Loan Estimate Delivery Date Test (prior to consummation) (12 CFR §1026.19(e)(4)(ii))
        - i. The creditor shall not provide a revised version of the disclosures required under §1026.19(e)(1)(i) on or after the date on which the creditor provides the disclosures required under §1026.19(f)(1)(i). The consumer must receive a revised version of the disclosures required under §1026.19(e)(1)(i) not later than four business days prior to consummation. If the revised version of the disclosures required under §1026.19(e)(1)(i) is not provided to the consumer in person, the consumer is considered to have received such version three business days after the creditor delivers or places such version in the mail
    - f. Valid Change of Circumstances Test
        - i. The changed circumstance(s) form was provided and the reason for re-disclosure is:
            - a. Changed circumstance affecting settlement charges; or
            - b. Changed circumstance affecting eligibility; or
            - c. Revisions requested by the consumer; or
            - d. Expiration of initial loan estimate; or
            - e. Delayed settlement date on a construction loan for new construction transactions only; or
            - f. The date the rate was set was not provided and interest rate dependent charges change once the interest rate is locked; or
            - g. The reason for re-disclosure is "Decrease in charges affecting settlement or eligibility, a consumer-requested revision, or other non-tolerance-related re-disclosure;" or
            - h. The initial loan estimate was not delivered timely
    - g. Initial Closing Disclosure Delivery Date Test (12 CFR §1026.19(f)(1)(ii))
        - i. The creditor shall ensure that the consumer receives the disclosures required under paragraph §1026.19(f)(1)(i) no later than three business days before consummation
    - h. Closing Disclosure Test (12 CFR §1026.19 and 38)

        i. Verify applicable sections of the disclosure determined to carry assignee liability were accurately completed
- i. Revised Closing Disclosure Delivery Date Test (waiting period vs. no waiting period required) (12 CFR §1026.19(f)(2)(i) & (ii))
    - i. If the disclosures provided under §1026.19(f)(1)(i) become inaccurate before consummation, the creditor shall provide corrected disclosures reflecting any changed terms to the consumer so that the consumer receives the corrected disclosures at or before consummation
    - ii. If the consumer determines that the extension of credit is needed to meet a bona fide personal financial emergency, the consumer may modify or waive the three-business-day waiting period for the revised closing disclosure after receiving the disclosures
- j. TRID Tolerance Testing - Charges That Cannot Increase Test (12 CFR §1026.19(e)(3)(i))
    - i. An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i)
- k. TRID Tolerance Testing - Charges That in Total Cannot Increase More Than 10% Test (12 CFR §1026.19(e)(3)(ii))
    - i. The aggregate amount of charges for third-party services and recording fees paid by or imposed on the consumer does not exceed the aggregate amount of such charges disclosed under §1026.19(e)(1)(i) by more than 10 percent
- l. TRID Tolerance Testing - Lender Credits That Cannot Decrease Test (12 CFR §1026.19(e)(3)(i))
    - i. An estimated closing cost disclosed pursuant to §1026.19(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §1026.19(e)(1)(i)
- m. TRID Reimbursement Amount Test (12 CFR §1026.19(f)(2)(v))
    - i. Refunds related to the good faith analysis. If amounts paid by the consumer exceed the amounts specified under §1026.19(e)(3)(i) or (ii), the creditor complies with §1026.19(e)(1)(i) if the creditor refunds the excess to the consumer no later than 60 days after consummation
- n. TRID Reimbursement Date Test (12 CFR §1026.19(f)(2)(v))
    - i. Refunds related to the good faith analysis. If amounts paid by the consumer exceed the amounts specified under §1026.19(e)(3)(i) or (ii), the creditor complies with §1026.19(e)(1)(i) if the creditor refunds the excess to the consumer no later than 60 days after consummation
- o. Disclosure of Escrow Account (§1026.38(l)(7))
    - i. If the loan indicates an escrow account will be established
        - a. Verify all amounts disclosed in the Projected Payments Table are accurate (§1026.38(c); §1026.37(c))
        - b. Verify all amounts disclosed in the Estimated Taxes, Insurance and Assessments (ETIA) are accurate (§1026.37(c)(4),(5))
        - c. Verify all amounts disclosed in Section G – Initial Escrow Payment and Closing are accurate (§1026.37(g)(3))
        - d. Verify all amounts disclosed in the Escrow Account Section are accurate (§1026.38(l)(7))
    - ii. If the loan indicates an escrow account will not be established
        - a. Verify all amounts disclosed in the Projected Payments Table are accurate (§1026.38(c); (§1026.37(c))
        - b. Verify all amounts disclosed in the Estimated Taxes, Insurance and Assessments (ETIA) are accurate (§1026.37(c)(4), (5))
        - c. Verify all amounts disclosed in the Escrow Account Section are accurate (§1026.38(l)(7))
- p. Disclosure of Seller Paid Closing Costs (§1026.38(t)(5)(v)(B))

      i. In transactions involving a seller, validate whether the lender disclosed all costs being paid by the seller on the borrowers Closing Disclosure
      ii. If seller paid fees are present on the borrower's Closing Disclosure, review the seller's Closing Disclosure or alternative documentation for accuracy of disclosure
   q. Post-consummation Event and Revised Closing Disclosure Delivery Date Test
      i. The post-consummation revised closing disclosure delivery date is not more than 60 calendar days after the consummation date, or closing / settlement date if no consummation date was provided; and
      ii. The provided reimbursement date is not more than 60 calendar days after the consummation date, or closing / settlement date if no consummation date was provided
   r. Non-numeric Clerical Error and Post-consummation Revised Closing Disclosure Delivery Date Test (12 CFR §1026.19(f)(2)(iv))
      i. A creditor does not violate §1026.19(f)(1)(i) if the disclosures provided under §1026.19(f)(1)(i) contain non-numeric clerical errors, provided the creditor delivers or places in the mail corrected disclosures no later than 60 days after consummation
   s. Loan Calculation Test on the Closing Disclosure (12 CFR §1026.38))
      i. Finance Charge
      ii. Amount Financed
      iii. Total of Payments
      iv. Total Interest Percentage

4. Qualified Mortgage / Ability To Repay – Dodd Frank
   a. Classification of QM designated loan
      i. Validate whether the mortgage loan is a Safe Harbor QM or Higher Priced QM by comparing the mortgage loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage
      ii. Determination of conformity thresholds (Safe Harbor or Rebuttable Presumption)
   b. Negative Amortization Loan (12 CFR 1026.43(e)(2)(i)(A))
      i. Verify that a qualified mortgage is a covered transaction that provides for regular periodic payments that are substantially equal and any interest rate change after consummation, along with the corresponding payment, does not result in an increase of the principal balance
   c. Interest Only Loan (12 CFR 1026.43(e)(2)(i)(B))
      i. Verify that no qualified mortgage loan allows the consumer to defer repayment of principal
   d. Balloon Payment Loan (12 CFR 1026.43(e)(2)(i)(C))
      i. Verify that no qualified mortgage results in a balloon payment
   e. Loan Term (12 CFR 1026.43(e)(2)(iii))
      i. A qualified mortgage is a covered transaction for which the loan term does not exceed 30 years
   f. Points and Fees (12 CFR §1026.43(e)(3))
      i. Points and fees do not exceed the qualified mortgage points and fees threshold
   g. DTI (12 CFR §1026.43(e)(2)(vi))
      i. The ratio of the consumer's total monthly debt to total monthly income at the time of consummation does not exceed 43 percent, calculated in accordance with Appendix Q
      ii. For Fannie Mae and Freddie Mac, however, the revised QM rules become mandatory on July 1, 2021, meaning that the QM Patch effectively terminates on July 1, 2021—and that all loans sold to Fannie and Freddie must comply with the revised QM rules, effective July 1, 2021.
      iii. For creditors not selling loans to Fannie Mae and/or Freddie Mac, loans underwritten from March 1, 2021 until October 1, 2022 will continue to apply the legacy QM rules; however, commencing July 1, 2021, legacy QM loans must be underwritten to Appendix Q and NOT to the QM Patch.

Stated another way, since the FHFA terminated the QM Patch, loans underwritten to the QM Patch after July 1 are no longer eligible for sale to the GSEs, and in effect, the QM Patch disappeared after that date, notwithstanding the CFPB's intent for it to continue until October 1, 2022. Hence, for non-agency loans, underwritten between July 1, 2021 and October 1, 2022, legacy QM loans must be underwritten in accordance with Appendix Q.

    iv. Client is required to advise regarding which application of QM/DTI or QM/APR rule for loans with application dates between 03/01/2021 and 10/01/2022 for the proper evaluation of QM.
    v. Loans underwritten after 10/1/2022 will be reviewed following the revised QM (QM 2.0) rules,

h. APR (12 CFR §1026.43(e)(2)(vi))
    i. The loan APR is not to exceed the APOR plus percentage threshold, calculated according to 12 CFR §1026.43(e)(2)(vi). With a QM/APR optional test period for loans with application dates between 03/01/2021 and 10/01/2022 and mandatory compliance and testing for loans after 10/01/2022.
        a. The APR on the loan does not exceed the threshold for the loan amount:
        b. For a first-lien loan with a loan amount greater than or equal to $110,260 (indexed for inflation), 2.25 or more percentage points;
        c. For a first-lien loan with a loan amount greater than or equal to $66,156 (indexed for inflation), but less than $110,260 (indexed for inflation), 3.5 or more percentage points;
        d. For a first lien loan with a loan amount less than $66,156 (indexed for inflation), 6.5 or more percentage points;
        e. For a subordinate-lien loan with a loan amount great than or equal to $66,156 (indexed for inflation), 3.5 or more percentage points; and
        f. For a subordinate-lien loan with a loan amount less than $66,156 (indexed for inflation), 6.5 or more percentage points.
    ii. Revised QM (QM 2.0)
        a. QM/DTI test will cease as of application dates on or after 10/01/2022
        b. In addition to the Generally Applicable Factors above, all Revised QM loans must meet the following:
        c. Monthly Payment. The amount of the monthly payment on the loan is calculated using the maximum rate that may apply during the first five years and considers the monthly payment for simultaneous loans and mortgage obligations.
        d. Consider and Verify. The creditor considers and verifies the consumer's current or expected income and assets and debt and his DTI or residual income
        e. As part of the "consider" requirement, Incenter Diligence will review the (i) creditor's policies and procedures provided by Client, as well as any exceptions thereto, for how the creditor takes into account the underwriting factors enumerated above, and (ii) the documentation retained by creditor, such as an underwriting worksheet or a final automated underwriting system certification, showing how the creditor took these factors into account in its ability-to-repay determination.
        f. Consider and Verify Safe Harbor (VSH). Creditor is deemed to have complied with this "verify" requirement if it complies with the verification standards in one or more of these following agency manuals:
        g. Chapters B3-3 through B3-6 of the Fannie Mae Single Family Selling Guide, published June 3, 2020 including all subsequent updates; Sections 5102 through 5500 of the Freddie Mac Single-Family Seller/Servicer Guide, published June 10, 2020 including all subsequent updates;

    h. Sections II.A.1 and II.A.4-5 of the Federal Housing Administration’s Single-Family Housing Policy Handbook, issued October 24, 2019 including all subsequent updates;
    i. Chapter 4 of the U.S. Department of Veterans Affairs’ Lenders Handbook, revised February 22, 2019 including all subsequent updates;
    j. Chapter 4 of the U.S. Department of Agriculture’s Field Office Handbook for the Direct Single Family Housing Program, revised March 15, 2019 including all subsequent updates; and
    k. Chapters 9 through 11 of the U.S. Department of Agriculture’s Handbook for the Single-Family Guaranteed Loan Program, revised March 19, 2020 including all subsequent updates.
    l. For purposes of compliance with VSH, a creditor must comply with only those provisions in the manuals that require creditors to verify income, assets, debt obligations, alimony and child support using specified documents or to classify and count particular inflows, property, and obligations as income, assets, debt obligations, alimony, and child support.
    m. Revised versions of manuals. A creditor also complies with the verification safe harbor where it complies with revised versions of the manuals listed above provided that the two versions are “substantially similar”.
    n. The QM 2.0 Rule permits the creditor to “mix and match” verification standards from different agency manuals. Incenter Diligence will test the creditor’s “verification” of third- party records in instances when the creditor either uses (i) its own procedures or alternatively, (ii) the verification standards of one or more of the agency handbooks listed above.
    o. Note: the Client must provide written policies and procedures and related documentation such as underwriter worksheets in order for Incenter Diligence to review loans under the QM 2.0 Rules, and in particular, with regard to the “consider” and “verify” requirements. Further, if the Client intends to use the VSH, its written policies and procedures must specify the precise agency handbook(s) that it is relying on with specific references to the particular provisions addressing income, assets, debt obligations, alimony and child support using specified documents or to classify and count particular inflows, property, and obligations as income, assets, debt obligations, alimony, and child support—as well as the specific date(s) of the agency handbook(s) issuance, publication or revision. In addition, Incenter Diligence is not responsible for determining whether revised versions of the manuals listed above are “substantially similar” for purposes of the VSH; such a determination of the sole responsibility of the Client.
    p. Note: due to the inherent subjectivity of the foregoing “consider” and “verify” requirements, Incenter Diligence will review the Client’s: (i) policies and procedures and worksheets and (ii) methods and criteria for verification of income and assets (regardless of whether the “safe harbor” is utilized) for content only, and will not opine whether such policies and procedures, worksheets and verification methods and criteria themselves comply with applicable law, and cannot guarantee that a court, governmental regulator, rating agency or another third party diligence provider would reach the same conclusions using such work product.
iii. Prepayment Penalty (12 CFR 1026.43(g))
    a. A covered transaction must not include a prepayment penalty unless:
        i. The prepayment penalty is otherwise permitted by law; and the transaction:
        ii. Has an annual percentage rate that cannot increase after consummation;

        iii. Is a qualified mortgage under paragraph (e)(2), (e)(4), or (f) of this section; and
        iv. Is not a Higher Priced Mortgage Loan, as defined in § 1026.35(a)

5. Home Ownership and Equity Protection Act – HOEPA (Sections 32)
    a. Federal HOEPA coverage (12 CFR §1026.32(a)(1)(i), (ii))
        i. Tests that the loan is/is not secured by the consumer's principal dwelling; or
        ii. Tests that the loan is/ is not an open-end credit plan; or
        iii. That the application date of the loan occurs before/after the effective date of October 1, 1995; or
        iv. That the date the creditor received application occurs on or after January 10, 2014, the effective date of the High-Cost Mortgage amendments
    b. High-Cost Mortgage APR threshold test (12 CFR §1026.32(a)(1)(i)(A), (C))
        i. The loan is secured by a first-lien transaction, and the annual percentage rate (APR) does not exceed the Average Prime Offer Rate by more than 6.5%; or
        ii. The loan is a subordinate-lien transaction, and the annual percentage rate (APR), does not exceed the Average Prime Offer Rate by more than 8.5%
    c. High-Cost Mortgage Points and Fees Threshold Test (12 CFR §1026.32(a)(1)(ii)(A), (B))
        i. The total points and fees do not exceed allowable limits per the given loan amount
    d. High-Cost Mortgage Prepayment Penalty Threshold Test (12 CFR §1026.32(a)(1)(iii))
        i. The loan contract or open-end credit agreement does not allow the creditor to charge:
            a. A prepayment penalty more than 36 months after consummation or account opening; or
            b. Prepayment penalties that can exceed, in total, more than 2 percent of the amount prepaid
    e. High-Cost Mortgage (12 CFR §1026.32(a)(1))
    f. High-Cost Mortgage Repayment Ability Test (12 CFR §1026.34(a)(4), 1026.43)
    g. Other high-costs tests pursuant to (12 CFR §1026.32(a)(1))
        i. Timing of disclosures
        ii. Balloon payment
        iii. Negative amortization
        iv. Prepayment penalty
        v. Pre-loan counseling
        vi. Late charges
        vii. Grace period
        viii. Financing of points and fees

6. Higher Priced Mortgage Loan – HMPL (12 CFR §1026.35)
    a. Higher Priced Mortgage Loan tests (12 CFR §1026.35(a))
    b. Higher Priced Mortgage Loan required escrow account test (12 CFR §1026.35(b))
    c. Higher Priced Mortgage Loan required appraisal test (12 CFR §1026.35(c))

7. Prohibited Acts – Brokers Comp
    a. Broker Compensation Test (12 CFR §1026.36(d)(2)
        i. If any loan originator receives compensation directly from a consumer in a consumer credit transaction secured by a dwelling:
            a. No loan originator shall receive compensation, directly or indirectly, from any person other than the consumer in connection with the transaction; and
            b. No person who knows or has reason to know of the consumer-paid compensation to the loan originator (other than the consumer) shall pay any compensation to a loan originator, directly or indirectly, in connection with the transaction

8. Nationwide Mortgage Licensing System (NMLS) Tests (12 CFR §1026.36)

   - a. review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and
   - b. verify the data against the NMLSR database, as available

B. Real Estate Settlement Procedures Act – 12 CFR §1024 ("RESPA")

1. Federal RESPA
   - a. Homeownership Counseling Organizations Disclosure Date Test (12 CFR §1024.20(a))
     - i. Not later than three business days after a lender, mortgage broker, or dealer receives an application, or information sufficient to complete an application, the lender must provide the loan applicant with a clear and conspicuous written list of homeownership counseling organizations that provide relevant counseling services in the loan applicant's location
     - ii. The list of homeownership counseling organizations distributed to each loan applicant under this section shall be obtained no earlier than 30 days prior to the time when the list is provided to the loan applicant
       - a. Good Faith Estimate Disclosure Test (12 CFR §1024.7)
         - i. Not later than 3 business days after a loan originator (broker or lender) receives an application for a federally related mortgage loan, or information sufficient to complete an application, the loan originator must provide the applicant with a GFE
       - b. Good Faith Estimate Disallowed Credit and Charge test (GFE Block 2)
         - i. Looks for any amounts entered for both a loan discount fee and a yield spread premium or a lender credit
         - ii. Only one charge or one credit affecting the interest rate is allowed under the new RESPA regulations

C. Equal Credit Opportunity Act – 12 CFR §1002 ("ECOA")

1. ECOA Valuation Rule (12 CFR §1002.14(a)(1))
   - a. Review all applicable loans for the Disclosure of Right to Receive a Copy of Appraisals. Validate if the customer(s) waived their right to receive copies of their appraisals three business days prior to consummation/account opening
   - b. Review all applicable loans for proof that lender delivered copies of appraisals and other written valuations three business days before consummation (closed-end), or account opening (open-end)
   - c. If the customer(s) waived their right to receive copies of their appraisals three business days prior to consummation/account opening, review the Post-Closing submission for an Acknowledgment of Receipt of Appraisal Report, or other proof that the lender provided the copies either at, or prior to, consummation or account opening

D. State Specific tests (varies by state and applicability, but at a minimum includes);

1. Consumer / Home Loan tests
2. High-cost tests
3. Higher Priced Mortgage Loan tests
4. APR threshold tests
5. Points and fees threshold tests
6. Covered loan tests
7. Negative Amortization tests
8. Prepayment tests
9. Texas Home Equity Loans

Document Review
Incenter Diligence reviewed all mortgage loan files supplied and verified that the following documents, if applicable, were included in the file and that the data on the documents was consistent:

- Initial Application (1003)
- Final Application (1003)
- Loan Approval (1008)
- HUD1 from Sale of Previous Residence
- Loan Estimates and Closing Disclosures
- Sales Contract
- Mortgage/Deed of Trust
- Note
- Guaranty Agreement
- Occupancy Affidavit
- Lease Agreements
- Business Purpose Affidavit
- Junior Lien Information
- Subordination Agreement
- Income Documentation
- Employment Documentation
- Asset Documentation
- Credit Reports
- 4506T/Tax Documentation
- Change of Circumstance Documentation
- Disclosures: Right of Rescission, Net Tangible Benefit and FACTA
- Appraisal Valuation Reports
- Title/Preliminary Title
- Flood and Hazard Insurance Policies
- Flood Certificates

Other review and methodology
Not applicable.

Summary of findings and conclusions of review

Below provides the summary of the review findings:

Final Overall Grade Summary

Overall	# of Mortgage Loans	% of Mortgage Loans
A	2	66.67%
B	1	33.33%
C	0	0.00%
Total	**3**	**100.00%**

Credit Grade Summary

Credit	# of Mortgage Loans	% of Mortgage Loans
A	2	66.67%
B	1	33.33%
C	0	0.00%
Total	**3**	**100.00%**

Compliance Grade Summary

Compliance	# of Mortgage Loans	% of Mortgage Loans
A	3	100.00%
B	0	0.00%
C	0	0.00%
Total	**3**	**100.00%**

Property Grade Summary

Property	# of Mortgage Loans	% of Mortgage Loans
A	3	100.00%
B	0	0.00%
C	0	0.00%
Total	**3**	**100.00%**

Exception Summary

Below provides a summary of the individual exceptions based on the general categories of Credit, Compliance, and Property.

* Loan was not delivered to the reviewer or the file is not sufficiently complete to perform the basic review.

Credit Exception Categories	Exception Count	Credit Grade A	Credit Grade B	Credit Grade C	Credit Grade D *
Assets	0	0	0	0	0
Borrower	0	0	0	0	0
Closing	0	0	0	0	0
Data	0	0	0	0	0
Debt	0	0	0	0	0
Eligibility	1	0	1	0	0
Income/Employment	0	0	0	0	0
Insurance	0	0	0	0	0
Missing Doc	2	2	0	0	0
QM-ATR	0	0	0	0	0
Title	1	1	0	0	0
Total	**4**	**3**	**1**	**0**	**0**

Compliance Exception Categories	Exception Count	Compliance Grade A	Compliance Grade B	Compliance Grade C	Compliance Grade D *
Ability to Repay	0	0	0	0	0
Closing	0	0	0	0	0
Compliance	0	0	0	0	0
Data	0	0	0	0	0
Disclosure	0	0	0	0	0
Documentation	0	0	0	0	0
Fees	0	0	0	0	0
Missing Doc	1	1	0	0	0
Points & Fees	0	0	0	0	0
QM-ATR	0	0	0	0	0
Right to Rescind	0	0	0	0	0
State Reg	0	0	0	0	0
TRID	0	0	0	0	0
Total	**1**	**1**	**0**	**0**	**0**

Property Exception Categories	Exception Count	Property Grade A	Property Grade B	Property Grade C	Property Grade D *
Appraisal	0	0	0	0	0
Data	0	0	0	0	0
Missing Doc	0	0	0	0	0
Property Issue	0	0	0	0	0
Value	0	0	0	0	0
Total	**0**	**0**	**0**	**0**	**0**

Data Integrity Summary
The table below provides a summary of the data compare results:

Data Compare Field Name	# of Discrepancies	% of Accuracy
ARM Interest Data	0	100.00%
Amortization Term	0	100.00%
Borrower 1 First Name	0	100.00%
Borrower 1 Last Name	0	100.00%
Borrower 2 First Name	0	100.00%
Borrower 2 Last Name	0	100.00%
Borrower 1 FTHB	0	100.00%
Borrower 2 FTHB	0	100.00%
Doc Type	1	66.67%
First Payment Date	0	100.00%
Interest Only Flag	0	100.00%
Lien Position	0	100.00%
Loan Program	0	100.00%
Loan Purpose	0	100.00%
Loan Type	2	33.33%
Maturity Date	0	100.00%
Note Date	0	100.00%
Number of Units	0	100.00%
Occupancy	0	100.00%
Original Interest Rate	0	100.00%
Original Loan Amount	0	100.00%
Original Loan Term	0	100.00%
Original P&I	0	100.00%
Originator DSCR	0	100.00%

Prepayment Penalty	0	100.00%
Property Address	0	100.00%
Property City	0	100.00%
Property State	0	100.00%
Property Zip Code	0	100.00%
Property Type	0	100.00%
QM Designation	1	66.67%
Qualifying Appraised Value	0	100.00%
Qualifying CLTV	0	100.00%
Qualifying FICO	0	100.00%
Qualifying LTV	0	100.00%
Qualifying Total DTI	0	100.00%
Refinance Type	0	100.00%
Sales Price	0	100.00%
Subordinate Lien Amount	0	100.00%
Underwriting Guideline Name	0	100.00%
Total	**4**	**96.40%**

Exhibit 99.27

TPR Firm:	INCENTER DILIGENCE SOLUTIONS	Report Date:	10/7/2026
Client Name:	JP Morgan Chase Bank National Association	Report:	Exception Report
Deal Name:	JPMMT 2026-PLNQ1	Loans in report:	3

Incenter Loan ID	Client Loan ID	Seller Loan ID	Investor Loan ID	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Current/Final Loan Grade	Compliance Initial Loan Grade	Compliance Current/Final Loan Grade	Property Initial Loan Grade	Property Current/Final Loan Grade	Queue	Finding Code	Date Created	Date Modified	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Finding Comments	Seller Comments	Resolution Comments	Reviewer Comp Factor	Originator Comp Factors	Finding Documents	Originator QM Status	Final Reviewed QM Status	Loan Amount	Property State	Occupancy	Loan Purpose	Refinance Purpose	Acknowledged / WaivedBy	Waiver in File?
XXX	305072775	XXX	XXX	D	A	D	A	A	A	A	A	Closed	FCRE1695	2026-06-09 17:00	2026-07-29 11:40	Resolved	1 - Information	D	A	Credit	Missing Doc - Credit	Guaranty Agreement Missing	Resolved-Received executed Personal Guaranty Agreement. - Due Diligence Vendor-07/29/2026 Ready for Review-Document Uploaded. - Seller-07/29/2026 Open-Review signature on Note. If borrower signed as member XXX of LLC, verify fully executed Guaranty Agreement provided. Missing fully executed Guaranty Agreement. - Due Diligence Vendor-06/09/2026	Ready for Review-Document Uploaded. - Seller-07/29/2026	Resolved-Received executed Personal Guaranty Agreement. - Due Diligence Vendor-07/29/2026	LTV is less than guideline maximum - XXX% LTV is XXX% less than maximum LTV per guidelines 80% Credit Score greater than minimum FICO - XXX credit score is XXX points above the minimum FICO per guidelines of 680		XXX Guaranty.pdf	ATR/QM: Exempt	ATR/QM: Exempt	XXX	XXX	Investment	Purchase	NA	N/A	N/A
XXX	305182397	XXX	XXX	D	B	D	B	D	A	A	A	Closed	FCRE1201	2026-07-10 13:23	2026-07-23 16:33	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Supporting documentation receieved. - Due Diligence Vendor-07/23/2026 Ready for Review-I am not sure what to provide as items used were from the fraud report or the actual income docs. The potential REO Are NOT in the borrowers name – per the fraud Second alert was for a BK that does not affect our underwrite no docs to provide Next is for the income – the income docs are in the loan file. Do you want me to re attach to this email Again alert is for income which is supported And finally XXX works for XXX - Seller-07/23/2026 Counter-fraud report and Lender LOX received, however missing documentation Lender used to address high alert items. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/21/2026 Open-Missing Third Party Fraud Report Subject to review, additional conditions may apply. - Due Diligence Vendor-07/12/2026	Ready for Review-I am not sure what to provide as items used were from the fraud report or the actual income docs. The potential REO Are NOT in the borrowers name – per the fraud Second alert was for a BK that does not affect our underwrite no docs to provide Next is for the income – the income docs are in the loan file. Do you want me to re attach to this email Again alert is for income which is supported And finally XXX works for XXX - Seller-07/23/2026 Ready for Review-Document Uploaded. - Seller-07/21/2026	Resolved-Supporting documentation receieved. - Due Diligence Vendor-07/23/2026	Months Reserves exceed minimum required - XXX months reserves, minimum reserves required per guidelines is 3 months Qualifying DTI below max allowed. - XXX% calculated DTI is XXX percent below the maximum DTI per guidelines of 50% Credit Score greater than minimum FICO - XXX credit score is XXX points above the minimum FICO per guidelines of 660		Fraud.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXX	XXX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A
XXX	305182397	XXX	XXX	D	B	D	B	D	A	A	A	Closed	FCRE1194	2026-07-10 13:56	2026-07-21 17:13	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Upon additional review, Client elects to waive with Comp Factors. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/21/2026 Open-Audited LTV of XXX% exceeds Guideline LTV of 60% XXX XXX guidelines reflect max LTV of 60% for Primary Cash-Out Transaction with FICO Score of XXX. - Due Diligence Vendor-07/12/2026	Ready for Review-Document Uploaded. - Seller-07/21/2026	Waived-Upon additional review, Client elects to waive with Comp Factors. - Due Diligence Vendor-07/21/2026	Months Reserves exceed minimum required - XXX months reserves, minimum reserves required per guidelines is 3 months Qualifying DTI below max allowed. - XXX% calculated DTI is XXX percent below the maximum DTI per guidelines of 50% Credit Score greater than minimum FICO - XXX credit score is XXX points above the minimum FICO per guidelines of 660	1) XXX months of Reserves 2) XXX% DTI is less than 50% maximum 3) 0x30x12 mortgage history	XXX NON-QM - Exception Request Form XXX.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXX	XXX	Primary Residence	Refinance	Cash Out - Other	Originator Pre-Close	Yes
XXX	305182397	XXX	XXX	D	B	D	B	D	A	A	A	Closed	FCRE1148	2026-07-10 12:39	2026-07-21 11:27	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Received final title policy reflecting sufficient title coverage. - Due Diligence Vendor-07/21/2026 Ready for Review-Document Uploaded. - Seller-07/21/2026 Open-Title Coverage Amount of $XXX is Less than Total Amount of Subject Lien(s) of $XXX Missing updated Schedule A or Supplemental Title Report reflecting loan amount coverage of $XXX. - Due Diligence Vendor-07/12/2026	Ready for Review-Document Uploaded. - Seller-07/21/2026	Resolved-Received final title policy reflecting sufficient title coverage. - Due Diligence Vendor-07/21/2026	Months Reserves exceed minimum required - XXX months reserves, minimum reserves required per guidelines is 3 months Qualifying DTI below max allowed. - XXX% calculated DTI is XXX percent below the maximum DTI per guidelines of 50% Credit Score greater than minimum FICO - XXX credit score is XXX points above the minimum FICO per guidelines of 660		Title.pdf XXX - XXX - Final Title Policy.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXX	XXX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A
XXX	305182397	XXX	XXX	D	B	D	B	D	A	A	A	Closed	FCOM1233	2026-07-10 12:22	2026-07-16 17:36	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated Final URLA received. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/16/2026 Counter-Received duplicate copy. Still missing selection/response from noted options in the Demographic Information section of the URLA - if borrower does not wish to provide, that response should be selected. - Due Diligence Vendor-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/15/2026 Open-The Final 1003 is Incomplete Demographic Information Addendum is incomplete. The race information section has been left blank. - Due Diligence Vendor-07/10/2026	Ready for Review-Document Uploaded. - Seller-07/16/2026 Ready for Review-Document Uploaded. - Seller-07/15/2026	Resolved-Updated Final URLA received. - Due Diligence Vendor-07/16/2026	Months Reserves exceed minimum required - XXX months reserves, minimum reserves required per guidelines is 3 months Qualifying DTI below max allowed. - XXX% calculated DTI is XXX percent below the maximum DTI per guidelines of 50% Credit Score greater than minimum FICO - XXX credit score is XXX points above the minimum FICO per guidelines of 660		Final 1003.pdf Final 1003.pdf	Non-QM: Lender documented all ATR UW factors	Non-QM: Lender documented all ATR UW factors	XXX	XXX	Primary Residence	Refinance	Cash Out - Other	N/A	N/A

Exhibit 99.28

TPR Firm:	INCENTER DILIGENCE SOLUTIONS	Report Date:	10/7/2026
Client Name:	JP Morgan Chase Bank National Association	Report:	Rating Agency Grades
Deal Name:	JPMMT 2026-PLNQ1	Loans in report:	3

					INITIAL CREDIT GRADES					INITIAL COMPLIANCE GRADES					INITIAL PROPERTY GRADES					INITIAL OVERALL LOAN GRADES				
Incenter Loan ID	Client Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P
XXX	305072775	XXX	XXX	XXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D
XXX	305182397	XXX	XXX	XXX	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	D	D	D	D	D
XXX	305182117	XXX	XXX	XXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A

					FINAL CREDIT GRADES					FINAL COMPLIANCE GRADES					FINAL PROPERTY GRADES					FINAL OVERALL LOAN GRADES				
Incenter Loan ID	Client Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P	DBRS	Fitch	Kroll	Moodys	S&P
XXX	305072775	XXX	XXX	XXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXX	305182397	XXX	XXX	XXX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
XXX	305182117	XXX	XXX	XXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A

Exhibit 99.29

TPR Firm:	INCENTER DILIGENCE SOLUTIONS	Report Date:	10/7/2026
Client Name:	JP Morgan Chase Bank National Association	Report:	Final Tape Compare
Deal Name:	JPMMT 2026-PLNQ1	Loans in report:	3

Incenter Loan ID	Client Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	System Source	Reviewer Data	Tape Data
XXX	305072775	XXX	XXX	XXX	Loan Type	the1003Page	DSCR	Conventional
XXX	305182397	XXX	XXX	XXX	Verified Doc Type	employmentIncomePage	12 Month Bank Statement	Debt Service Coverage Ratio
XXX	305182397	XXX	XXX	XXX	Originator QM Status	employmentIncomePage	Non-QM: Lender documented all ATR UW factors	QM
XXX	305182117	XXX	XXX	XXX	Loan Type	the1003Page	DSCR	Conventional

Exhibit 99.30

TPR Firm:	INCENTER DILIGENCE SOLUTIONS	Report Date:	10/7/2026
Client Name:	JP Morgan Chase Bank National Association	Report:	Valuation Summary
Deal Name:	JPMMT 2026-PLNQ1	Loans in report: 3	

Incenter Loan ID	Client Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AV Ap Da
XXX	305072775	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1025 Small Residential Income Report	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0000	Desk Review																		XXX	XXX	.0000	XXX	MODERATE RISK	XXX																									
XXX	305182397	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1004 URAR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0000	Collateral Underwriter (CU)																		XXX	XXX		XXX		XXX																									
XXX	305182117	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1004 URAR	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0000	Loan Collateral Advisor (LCA)																		XXX	XXX		XXX		XXX																									

Exhibit 99.31

Executive Summary

4. DESCRIPTION OF THE DUE DILIGENCE SERVICES

1. Type of Assets Reviewed

Inglet Blair, LLC ("IB") performed certain due diligence review services (the "Review"), as defined herein. The loans reviewed were originated in July 2026 and were collateralized by residential real estate (the "Loans"). The Loans were acquired by JPMorgan Chase Bank, National Association (the "Client") from lenders (in such capacity, the "Seller"), via bulk acquisition. The information provided below represents the approach and methodology used at the time of original acquisition by the Seller. Each of the Loans was acquired by the Seller from various lenders through a delegated correspondent channel.

2. Sample Size of Assets Reviewed

This report reflects 2 Loans selected by the Client to include in JPMMT 2026-PLNQ1 (the "Securitization"). Client did not disclose to IB if additional loans are included in the Securitization. While the Client may have included additional loans in the Securitization, such loans were not subject to the Review referenced herein. IB reviewed 100% of the Loans provided by the Client and can only assume the sample size was 100%.

3. Sample Size Determination

The Client, in its sole discretion, determined the Loans to be reviewed by IB. As noted in Section 2 above, Client provided IB with 2 Loans, all of which were reviewed by IB. Therefore, IB used no sampling methodology in its Review.

4. Information and Data Integrity

IB was provided certain data elements (the "Tape Data"), which were supplied by the Seller. The Seller aggregated the Tape Data from the various lenders. Each lender did not supply Seller with uniform Tape Data; thus, individual Loan Tape Data may not have included all data elements as detailed below in this Section 4. IB subsequently mapped and compared the Tape Data to information contained in each Loan file. When the data was provided, IB compared the following fields:

Field Name	
Amortization Type	Total Debt to Income Ratio
Amortized Original Term	First Payment Date
Appraised Value	Interest Only Flag
ARM Initial Adjustment Period	Lien Position
ARM Initial Rate Cap	Loan Purpose
ARM Lookback Period	Loan Term
ARM Margin	Loan Type
ARM Maximum Interest Rate	LTV
ARM Minimum Interest Rate	Note Date
ARM Payment Change Frequency	Occupancy
ARM Periodic Rate Cap	Original Interest Rate
ARM Periodic Rate Cap at first Adjustment Down	Original Principal and Interest

ARM Periodic Rate Cap at first Adjustment Up	Original Principal Balance
ARM Rate Cap at first Adjustment Down	Property Type
ARM Rate Cap at first Adjustment Up	Representative Credit Score
ARM Rate Change Frequency	Residual Income
ATR/QM Designation	Sales Price
Borrower First Name	Subject Address
Borrower Last Name	Subject City
CLTV	Subject State
Doc Type	Subject Zip Code

5. Underwriting, Origination Practices and Conformity to Guidelines and/or Criteria

Each Loan was reviewed to the applicable guideline, matrix and/or finding report, produced by an Automated Underwriting System (“AUS”), as provided to IB. Depending on the applicable guideline requirements, IB verified, recalculated and compared certain metrics and attributes:

- Debt to Income (“DTI”)
- Debt Service Coverage Ratio (“DSCR”)
- Loan to Value (“LTV”) / Combined Loan to Value (“CLTV”)
- Lien Position
- Gross Income
- Qualifying Principal, Interest, Taxes and Insurance (“PITI”) payment
- Assets and Reserves
- Monthly debt service
- Residual Income
- Occupancy
- Property Type

To the extent prescribed by the applicable guidelines, every Loan received an evaluation of the applicable borrower’s employment, income, assets and credit history as follows:

Employment and Income:
- Meets the guidelines and, as applicable, regulatory documentation requirements
- Creditor income calculations are reasonable and as prescribed by the applicable guidelines
- Ensure borrower(s) is/are currently employed

Assets
- Confirm asset source and documentation requirements
- Re-calculate gross, net and liquid asset balances
- Incorporate gift funds and sourcing documentation
- Confirm and calculate reserve calculations

Credit Report
- Determine representative Credit Score and Methodology
- Number of tradelines
- Maximum amount of open tradelines
- Mortgage/Rental payment history
- Installment and Revolving payment history
- Bankruptcy and Foreclosure seasoning
- OFAC Alert(s)

Credit Application (FNMA Form 1003)
- Substantially complete
- Employer and employment status
- Confirmation of loan purpose and occupancy
- Disposition and status of Real Estate Owned (REO)
- First time home buyer status
- Citizenship and eligibility

Title Review - For each Loan the title commitment or, if present, final title policy was reviewed to confirm:
- Vestee(s)
- Title interest – Fee Simple or Leasehold
- Tax liens, encumbrances, encroachments and/or other title defects were satisfied or addressed

Fraud Report – IB reviewed each Loan file for the presence of a fraud report with all material findings addressed surrounding borrower name variances, social security number discrepancies, subject-property occupancy or employment history.

Hazard and Flood Insurance – Each Loan was reviewed to ensure that (i) each hazard policy limit met the applicable guideline requirement (ii) the property address was correct (iii) the premium was accurately reflected in the DTI calculation and (iv) escrowed where required.

Similarly, where the flood certificate indicates the property improvements were located in a flood zone, IB confirmed the coverage met the guideline requirements and, where applicable, the premium escrowed.

Closing/Legal Documents – All Loans received a review of the closing documentation. This includes the note, mortgage (and applicable riders), assignments, mortgage insurance certificates, underwriter approvals, and HUD-1 or Closing Disclosure, as applicable, are executed by all applicable parties and generally convey the terms of the Loan.

The information and findings provided herein were based on the information provided in the loan file images presented at the time of review.

6. Collateral Review and Methodology

To establish reasonable support for the original appraised value, each qualifying appraisal was accompanied by one of the following: (i) an existing desk review report provided by the originator (or issuer), (ii) a second full appraisal (typically required by the guidelines) or (iii) a FNMA Collateral Underwriter ("CU") analysis with a score of 2.5 or less. In the event a loan did not contain any of the supplemental documentation, IB ordered an AVM, desk review or field review to fulfill the requirement. If any of the supplemental material(s) had an estimate of value that was lower than the original appraised value by 10% (or more), a field review (or suitable alternative) was obtained.

Each Loan was analyzed to confirm it was sufficiently collateralized by real property, and each appraisal was audited to address the following FIRREA/USPAP rules and standards:

a. Was the appraisal prepared for a financial services institution?
b. Does the appraisal state the definition of Market Value?
c. Does the appraisal indicate the appraiser's license or certification, number and expiration date?
d. Does the appraisal disclose any extraordinary assumptions, hypothetical conditions? Does the appraisal include a statement of assumptions and limiting conditions?
    i. If yes, do the items appear to be reasonable?
e. Is a minimum 3-year subject sale history included?
f. Does the report state the effective date of the appraisal?
g. Does the appraisal summarize the process used to collect, confirm, and report data?
h. Does the appraisal state the subject's highest and best use?
i. Does the appraisal clearly identify the real estate being appraised?
j. Does the appraisal state the real property interest being appraised?

k. Does the report contain sufficient information?
l. Was the appraisal reported on a FNMA appraisal form?
    i. If yes, was the form materially complete?
m. Which of the industry recognized methods of valuation were included that may have been utilized to support the institution's decision to engage in the transaction?
    i. Direct Sales Comparison Approach, Cost Approach, or Income Approach?
    ii. If any of these approaches have been omitted or excluded, is there sufficient explanation provided as to why?

7. Regulatory Compliance Review to Federal, State and Local Lending Laws

All Loans deemed to be business-purpose loans were not subject to the TILA/TRID testing or other consumer-purpose compliance testing from which such Loans are exempt. However, each Loan was subject to certain additional compliance testing, as applicable based on the characteristics of the Loan and the requirements within the scope of the review.

Loans identified as business-purpose residential mortgage transactions were reviewed for applicable state and federal regulatory requirements, as outlined below.

State High-Cost and Predatory Lending Regulations
- Evaluate applicable state high-cost, predatory lending, and other lending restrictions to the extent they apply to business-purpose residential mortgage transactions.
- Perform applicable points and fees, interest rate, and prepayment penalty testing, where required by state law.

Federal Compliance Testing – Equal Credit Opportunity Act (ECOA), Regulation B
- For applicable first-lien dwelling-secured transactions, confirm the presence and timing of the disclosure informing applicants of their right to receive copies of appraisals and other written valuations.
- Evaluate compliance with applicable appraisal and valuation delivery requirements, to the extent included in the agreed-upon review scope.

Please be advised that IB is not a law firm, does not employ personnel who are licensed to practice law and the exceptions, observations and conclusions provided by IB are not legal opinions. IB relies upon the advice of outside counsel, informal advice of regulators and industry practice to determine materiality.

TRID Tested	No. of Loans	% of Population
No	2	100.00%
Total	**2**	**100%**

8. Any Other Type of Review

There was no other review performed.

5. Summary of Finding and Conclusions of Review

The following tables represent the final NRSRO overall and component grades. The Overall grade is comprised of the lowest of the component grades.

NRSRO Final Grade	No. of Loans	% of Population
A	1	50.00%
B	1	50.00%
Total	**2**	**100%**

NRSRO Final Credit Grade	No. of Loans	% of Population
A	1	50.00%
B	1	50.00%
Total	**2**	**100%**

NRSRO Final Compliance Grade	No. of Loans	% of Population
A	2	100.00%
Total	**2**	**100%**

NRSRO Final Property Grade	No. of Loans	% of Population
A	2	100.00%
Total	**2**	**100%**

The following tables represent certain key attributes of the Loans and their frequency amongst the loan population.

Amortization Type	No. of Loans	% of Population
Fixed Rate	2	100.00%
Total	**2**	**100%**

Lien Position	No. of Loans	% of Population
1st	2	100.00%
Total	**2**	**100%**

Purpose	No. of Loans	% of Population
Other-than-first-time Home Purchase	1	50.00%
Cash Out: Other/Multipurpose/ Unknown purpose	1	50.00%
Total	**2**	**100%**

Property Type	No. of Loans	% of Population
Single Family Detached (non-PUD)	2	100.00%
Total	**2**	**100%**

LTV	No. of Loans	% of Population
00.01- 10.00	**0**	0.00%
10.01- 20.00	**0**	0.00%
20.01- 30.00	**0**	0.00%
30.01- 40.00	**0**	0.00%
40.01- 50.00	**0**	0.00%
50.01- 60.00	**0**	0.00%
60.01- 70.00	**1**	50.00%
70.01- 80.00	**1**	50.00%
80.01- 90.00	**0**	0.00%
90.01- 100.00	**0**	0.00%
Total	**2**	**100%**

CLTV	No. of Loans	% of Population
00.01- 10.00	**0**	0.00%
10.01- 20.00	**0**	0.00%
20.01- 30.00	**0**	0.00%
30.01- 40.00	**0**	0.00%
40.01- 50.00	**0**	0.00%
50.01- 60.00	**0**	0.00%
60.01- 70.00	**1**	50.00%
70.01- 80.00	**1**	50.00%
80.01- 90.00	**0**	0.00%
90.01- 100.00	**0**	0.00%
Total	**2**	**100%**

Exhibit 99.32

Seller Loan ID	JPM Loan ID	Data Field	Tape Data	IB Review Value	Discrepancy Comments
(redacted)	305179727	Investor DTI (DSCR Ratio)	(redacted)	(redacted)	Review Value matches to the approved value. Tape Value source unknown.
(redacted)	305190450	Investor DTI (DSCR Ratio)	(redacted)	(redacted)	Review Value matches to the approved value. Source of Tape Value is unknown.

Exhibit 99.33

Seller Name	JPM Loan ID	Seller Loan ID	Exception ID	Exception ID Date	Condition Category	Condition Standardized Description	Condition ID	Initial Exception Grade	Final Exception Grade	Status	Condition Custom Description	Cleared Date	Compensating Factors	Lender Response	Comments	Loan Status	Moody's Initial Exception Grade	Moody's Final Exception Level Grade	Fitch Initial Exception Grade	Fitch Final Exception Level Grade	S&P Initial Exception Grade	S&P Final Exception Level Grade	Kroll Initial Exception Grade	Kroll Final Exception Level Grade	DBRS Initial Exception Grade	DBRS Final Exception Level Grade
(redacted)	305179727	(redacted)	1194477	07/13/2026	Credit	Loan Amount Exception	CRED 0020	3	2	Acknowledged	The loan amount of (redacted) does not meet the minimum required loan amount of (redacted) for the investor Advantage Program.		Low LTV/CLTV/HCLTV - (redacted) LTV w/a maximum allowed of (redacted). ; Verified housing payment history - (redacted) mortgage history for (redacted) months. ;		07/22/2026 EV2/B - Client Acknowledged. (redacted) are partnered together so they can effectively be treated as the same seller. (redacted) guidelines applied to all loans for review. Loan Amount acceptable for downgrade.	Funded	C	B	C	B	C	B	C	B	C	B
(redacted)	305179727	(redacted)	1194478	07/13/2026	Credit	Missing Sufficient Evidence of Insurance	INS 0001	3	1	Closed	Missing confirmation from the insurer that loss of use coverage on the rental policy is the same as rent loss coverage. The evidence of insurance (redacted) reflects loss of use coverage; however, the file does not include evidence the loss of use is rent loss coverage.	07/27/2026	Low LTV/CLTV/HCLTV - (redacted) LTV w/a maximum allowed of (redacted). ; Verified housing payment history - (redacted) mortgage history for (redacted) months. ;		07/27/2026 Finding is cleared with the attached email from the insurer confirming that loss of use coverage is the same as rent loss coverage. - 07/27/2026 Finding is cleared with the attached email from the insurer confirming that loss of use coverage is the same as rent loss coverage.	Funded	C	A	C	A	C	A	C	A	C	A
(redacted)	305190450	(redacted)			No Finding	No Finding			1	No Finding						Funded	A	A	A	A	A	A	A	A	A	A

Exhibit 99.34

JPM Loan ID	Seller Loan ID	Initial Overall Event Level	Final Overall Event Level	DBRS Initial Overall Rating	DBRS Initial Credit Grade	DBRS Initial Compliance Grade	DBRS Initial Property Grade	DBRS Final Overall Rating	DBRS Final Credit Grade	DBRS Final Compliance Grade	DBRS Final Property Grade	Moodys Initial Overall Rating	Moodys Initial Credit Grade	Moodys Initial Compliance Grade	Moodys Initial Property Grade	Moodys Final Overall Rating	Moodys Final Credit Grade	Moodys Final Compliance Grade	Moodys Final Property Grade	Fitch Initial Overall Rating	Fitch Initial Credit Grade	Fitch Initial Compliance Grade	Fitch Initial Property Grade	Fitch Final Overall Rating	Fitch Final Credit Grade	Fitch Final Compliance Grade	Fitch Final Property Grade	Kroll Initial Overall Rating	Kroll Initial Credit Grade	Kroll Initial Compliance Grade	Kroll Initial Property Grade	Kroll Final Overall Rating	Kroll Final Credit Grade	Kroll Final Compliance Grade	Kroll Final Property Grade	S&P Initial Overall Rating	S&P Initial Credit Grade	S&P Initial Compliance Grade	S&P Initial Property Grade	S&P Final Overall Rating	S&P Final Credit Grade	S&P Final Compliance Grade	S&P Final Property Grade	Originator QM/ATR Status	TPR QM/ATR Status	Seller Name
305179727	(redacted)	3	2	C	C	A	A	B	B	A	A	C	C	A	A	B	B	A	A	C	C	A	A	B	B	A	A	C	C	A	A	B	B	A	A	C	C	A	A	B	B	A	A	1	Not Covered / Exempt	(redacted)
305190450	(redacted)	1	1	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	1	Not Covered / Exempt	(redacted)

Exhibit 99.35

								Origination Values																													
								Appraisal Value(s)					BPO Values				AVM Values						Desk Review Values					Field Review Values					2055 Values				
Seller Loan ID	Purchaser Loan ID	Origination Date	Original Loan Amount	Value used for LTV calculation	Sales Price	Appraisal Waiver Form	Property Inspection Waiver	Appraised Value	Appraisal Date	Second Appraisal Value	Second Appraisal Type	Second Appraisal Date	Value	Variance Amount	Variance(%)	Appraisal Date	Value	Variance Amount	Variance(%)	Appraisal Date	Confidence Score of AVM	AVM Product Name	Value	Variance Amount	Variance(%)	Company	Appraisal Date	Value	Variance Amount	Variance(%)	Company	Appraisal Date	Value	Variance Amount	Variance(%)	Company	Appraisal Date
(redacted)	305179727	(redacted)	(redacted)	(redacted)	0.00	No	No	(redacted)	(redacted)														(redacted)	0.00	0.00%	(redacted)	(redacted)										
(redacted)	305190450	(redacted)	(redacted)	(redacted)	(redacted)	No	No	(redacted)	(redacted)														(redacted)	0.00	0.00%	(redacted)	(redacted)										

		Post-Closing Values																								
		BPO Values				AVM Values					Desk Review Values					Field Review Values					2055 Values					Valuation Comments	Collateral Underwriter Risk Score	Loan Collateral Advisor Risk Score
Seller Loan ID	Purchaser Loan ID	Value	Variance Amount	Variance(%)	Appraisal Date	Value	Variance Amount	Variance(%)	Appraisal Date	Confidence Score of AVM	Value	Variance Amount	Variance(%)	Company	Appraisal Date	Value	Variance Amount	Variance(%)	Company	Appraisal Date	Value	Variance Amount	Variance(%)	Company	Appraisal Date			
(redacted)	305179727																											
(redacted)	305190450																										3.5	3.5

Exhibit 99.36

JPMMT 2026-PLNQ1

JPMorgan Chase Bank

Opus Capital Markets Consultants, LLC

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Executive Narrative

October 7, 2026

Performed by
Opus Capital Markets Consultants, LLC

For
JPMorgan Chase Bank

The report summarizes the results of a due diligence review performed on a pool of sixty-seven (67) loans purchased by JPMorgan Chase Bank, National Association, as successor by merger to J.P. Morgan Mortgage Acquisition Corp. ("Customer"). Certain loans were purchased from multiple originators (the "Originators") who are clients of Opus Capital Markets Consultants, LLC ("Consultant") under reliance letters, while the remaining loans were provided directly by the Customer. The Originators and Customer provided Consultant with a data tape from which 100% of the loan population was chosen and loaded into the LauraMac underwriting software. Consultant performed a detailed credit and compliance review of all loans.

As detailed herein, the pool contains sixty-seven (67) credit and compliance loans identified as two (2) QM: Safe Harbor APOR (APOR SH) loans, twenty-nine (29) Non-QM: Lender documented all ATR UW factors loans, and thirty-six (36) ATR/QM: Exempt, of which twenty-seven (27) are DSCR loans and nine (9) are Business Purpose loans. There are seven (7) loans eligible for GSE delivery, each were underwritten to the AUS provided in the loan file and were re-underwritten in accordance with the lender guidelines. The remaining sixty (60) loans were re-underwritten in accordance with the lender guidelines described herein.

Credit Review

Credit Qualification

A re-underwriting review was conducted in order to verify that the requisite underwriting guidelines as specified by Client are met. Confirmation of the loan terms was performed through recalculation and review of documentation contained in the loan file provided to the Consultant. The Credit Qualification review will consist of the following:

a) **Guidelines:** Determine whether each mortgage loan meets the requisite guideline requirements as specified by the Client. In lieu of specific requirements, Consultant should consider Regulation Z including Appendix Q if applicable. If the loan pre-dates the requirements of Regulation Z and Appendix Q, Consultant will consider Fannie Mae's Single-Family guidelines.

b) **Employment:** Review the file documentation for minimum required level of employment, income and asset verifications pursuant to Client-provided underwriting guidelines.

c) **Income:** Recalculate borrower(s) monthly gross income and verify calculations of income as used by the original loan underwriter at origination to determine compliance with the Client-provided underwriting guidelines.

d) **Assets:** Confirm the presence of adequate asset documentation to comply with the Client-provided underwriting guideline requirements for closing funds, reserves and borrower liquidity.

e) **Debt Ratio:** Recalculate the debt-to-income ratio and verify the ratio accuracy used by the loan underwriter at origination to determine compliance with Client-provided underwriting guidelines and regulatory requirements.

f) **Property Valuation:** Analyze all appraisals and alternative value tools used to qualify the loan for integrity of comparable sales, completeness of data, eligibility of the appraiser and reasonableness of estimated value. Review the appraisal to determine the appraisal(s) meet the requirements of Client-provided underwriting guidelines.

g) **Loan-to-Value Ratio:** Recalculate and verify the loan-to-value ratio and combined loan-to-value ratio were accurate at origination and meet Client-provided underwriting guideline and regulatory requirements.

h) **Credit History:** Review the credit report to verify that the borrower(s) demonstrate adequate credit depth to comply with the Client-provided underwriting guideline requirements.

i) **Credit Scores**: Verify that borrower(s) meet minimum credit score requirements of the Client-provided underwriting guidelines.

j) **Compensating Factors:** Verify exceptions to the Client-provided underwriting guidelines are documented and reasonable.

Document Review

Document Review

A review of each loan file was performed to confirm the presence of material documentation as applicable to the specifics of the loan transaction. The Document Review will consist of the following:

a) Collateral Docs

- Title Commitment / Policy: Verify the presence of the title commitment or final title policy. Confirm vested parties and the description of the property, liens and tax assessments.
- Mortgage Note / Security Instrument: Verify the presence of the mortgage note or security instrument. Confirm that the document has been executed by all borrowers and that all riders, addendums and endorsement are present and duly executed.
- Mortgage / Deed of Trust: Verify the presence of a copy of the Mortgage or Deed of Trust. Confirm that the documents have been executed by all required parties and that all riders, addendums and exhibits are present and duly executed. If the loan closed within 12 months of the review, Consultant will confirm the presence of a letter from the title company specifying the date the Mortgage / Deed of Trust was sent for recording. If the closing did not occur within 12 months of the review and a copy of the recorded Mortgage /Deed of Trust is not contained in the loan file, the Client will submit a report from an independent document custodian verifying the presence of a recorded mortgage or a stamped / signed copy of the document stating the date the document was sent for recording.
- Conveyance Deed: Verify as applicable that a proper conveyance deed is present in the loan file. Confirm the proper transfer of ownership interest of the subject parties is detailed on the deed.

b) Closing Docs

- Final Hud-1 Settlement Statement: If required, verify the presence of a final HUD-1. Verify the completeness of required data and signatures or certification depending upon state compliance requirements.
- Final Truth-in-Lending Disclosure: If required, verify the presence of a final Truth-in-Lending Disclosure. Verify the completeness of required data and that all required signatures are present.
- Notice of Right to Cancel: If required based on the specifics of the loan transaction, confirm the presence and required execution of the Notice of Right to Cancel.
- Loan Estimate: If required verify the presence of the current Loan Estimate (LE) at the time of origination
- Closing Disclosure: If required verify the presence of the current Closing Disclosure (CD) at the time of origination.

c) Credit Docs

- Loan Application: Verify the presence and completeness of both the initial and final loan applications.

- Underwriting Worksheet: Verify the presence of the relative underwriting worksheet i.e. form 1008, FHA MCAW and VA's Loan Analysis.
- Credit Report: Verify the presence of a credit report for each borrower. Confirm that the credit report was pulled within the timing requirements allowable per the Client-provided underwriting guidelines.
- Housing Payment History: In the absence of housing payment histories on the borrower(s) credit report(s), verify that the file contains a verification of rent or a verification of mortgage form.
- Letters of Explanation: When Letters of Explanation are required by the Client-provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Gift Letters: When Gift Letters are required by the Client-provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Income Documentation: Verify the presence of income and employment related documentation required by the Client-provided underwriting guidelines for all borrowing parties contributing income to the debt ratio calculation.
- Asset Documentation: Verify the presence of asset documentation required by the Client-provided underwriting guidelines in the loan file.
- Property Valuation Tools: Verify that each loan file contains adequate appraisal and other third party valuation tools to satisfy the minimum required documentation under the relative Client-provided underwriting guidelines.
- Proof of Insurance: Verify the presence of insurance certificates for mortgage, hazard and flood insurance on an as needed basis depending upon the specifics of the loan. Confirm that adequate coverage is present to meet the requirements of the Client-provided underwriting guidelines.

DSCR Loan Review

A re-underwriting review was conducted in order to verify that the requisite underwriting guidelines as specified by Client (the "Underwriting Guidelines") were met. Confirmation of the loan terms were performed through recalculation and review of documentation contained in the loan file provided to the Consultant. The Credit Qualification review guidelines consisted of the following:

Borrower Underwriting:

- Borrower Liquidity: Review and confirm borrower's liquidity position adheres to Underwriting Guidelines.
- Credit / Background Check: Review and confirm each guarantor and/or owner of the borrowing entity requirements meet Underwriting Guidelines, including OFAC.
- Property management questionnaire: Review the questionnaire to confirm management experience meets Underwriting Guidelines.
- Borrowing Entity: Confirm the entity is in good standing and duly formed (if applicable documents are in the file). Verify the individual signing on behalf of the organization has the authority to bind the entity (if applicable documents are in the file).
- Loan-to-Value (LTV)/Loan-to-Cost (LTC) Limits: Confirm the LTV/LTC meets Underwriting Guidelines per Underwriting Guidelines.
- Permitted Loan Terms: Confirm the loan terms are eligible per the Underwriting Guidelines.
- Property Requirements and Market Requirements: Confirm the loan Property and Market Requirements are eligible per the Underwriting Guidelines.
- DSCR—ensure components of Debt Service Coverage Ratio are identified correctly: Recalculation of DSCR

Title Insurance Requirements are met per Guidelines only as follows:

- Confirm Loss payee language must be present and required insurance policies and coverage amounts meet the Underwriting Guidelines
- Condominium Eligibility: Confirm Condo Master Policy is present and meets the Underwriting Guidelines

- Property Insurance: Confirm each mortgaged property has a policy in place and proper coverage amount in adherence to the Underwriting Guidelines.
- Preliminary/Commitment Title: Review and confirm first lien holder position, validate no loan file discrepancies, delinquent taxes, and/or additional liens at time of consummation.

Credit Document Check:
- Loan Application: Verify the presence and completeness of both the initial and final loan applications.
- Credit Report: Verify the presence of a credit report for each borrower. Confirm that the credit report was pulled within the timing requirements allowable per the Client provided underwriting guidelines.
- Housing Payment History: In the absence of housing payment histories on the borrower(s) credit report(s), verify that the file contains a verification of rent or a verification of mortgage form.
- Letters of Explanation: When Letters of Explanation are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Gift Letters: When Gift Letters are required by the Client provided underwriting guidelines, verify the presence of any such letters exist in the loan file.
- Income Documentation: Verify the presence of income and employment related documentation required by the Client provided underwriting guidelines for all borrowing parties contributing income to the debt ratio calculation.
- Asset Documentation: Verify the presence of asset documentation required by the Client provided underwriting guidelines in the loan file.
- Property Valuation Tools: Verify that each loan file contains adequate appraisal and other third party valuation tools to satisfy the minimum required documentation under the relative Client provided underwriting guidelines.
- Proof of Insurance: Verify the presence of insurance certificates for mortgage, hazard and flood insurance on an as needed basis depending upon the specifics of the loan. Confirm that adequate coverage is present to meet the requirements of the Client provided underwriting guidelines.

Compliance Testing:
- Prior to 06/01/2026
  - No compliance testing for the DSCR review
- On or after 06/01/2026
  - State and Local High Cost Mortgage regulations, including:
    - Cook County High Cost Ordinance
    - City of Chicago High Cost Ordinance
  - Anti-predatory lending laws, including:
    - Minnesota §58 on or after 8/1/2008
    - Virginia Lender and Broker Act after 6/1/2008

Regulatory Compliance

For each Mortgage Loan, Consultant shall determine, to the extent possible and subject to caveats below, whether such Mortgage Loan at the time of origination complied with:

1. The "material"[1] disclosure requirements of the federal Truth-in-Lending Act ("TILA"), as amended by the Home Ownership and Equity Protection Act ("HOEPA") and Dodd-Frank, 15 U.S.C. § 1601 *et seq.* and implemented by Regulation Z, 12 C.F.R. Part 1026, including the material provisions relating to Higher-Priced Mortgage Loans in Regulation Z, 12 C.F.R. §§ 1026.35, and the early TIL disclosure provisions of the Mortgage Disclosure Improvement Act ("MDIA"), as implemented by Regulation Z, 12 C.F.R. §§ 1026.17 et seq; and as amended by the TILA-RESPA Integrated Disclosure ("TRID") Rule, as set forth below:
   a. For Right of Rescission
      i. A review of the Notice of Right to Cancel, including a verification of the transaction date and expiration date, ensuring proper execution of the Notice of Right to Cancel by all required parties, verifying the disbursement date and determining if a full three (3) day rescission period was adequately provided to the borrower(s).

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[1] These "material" disclosures include, but are not limited to, the required disclosures of the APR, the finance charge, the amount financed, the total number of payments, the payment schedule, *and* if the loan is subject to the Homeownership and Equity Protection Act ("HOEPA"), the disclosure requirements and prohibitions of that statute which are set forth in 12 C.F.R. §§ 1026.32(c) and (d).

        A. This review is also to be performed on transactions that are exempt from the rescission requirement but on which a Notice of Right to Cancel was provided.
        B. A condition must be placed if the transaction is a refinance by the original creditor and the borrower was provided the Form H-8 rescission notice. Consultant will note in the condition whether there was a new advance that is subject to rescission per TILA/Regulation Z.

- b. For TILs (Application Dates prior to 10/3/2015)
    - i. Confirm the initial TIL disclosure and final TIL disclosures were provided.
    - ii. Review and compare the initial and final TIL, and any re-disclosed TIL(s), with a report outlining any TILA violations, including a recalculation of disclosed finance charge, proper execution by all required parties, principal and interest calculations, proper completion of the interest rate and payment summary, recalculation of disclosed APR, and a review to determine disclosure differences were within the allowed tolerances and disclosures were provided within the required timeframes;
- c. For TRID Disclosures (Application Dates on or after 10/3/2015)
    - i. Confirm the initial Loan Estimate (LE) was delivered within three (3) business days of application and seven (7) business days prior to consummation in accordance with Client's Underwriting Guidelines;
    - ii. Review the required sections of each LE to ensure they were populated in accordance with the TRID Rules. If the file reflects more than one LE was provided, each revised LE must have corresponding Change of Circumstance documentation. The 0% and 10% fee tolerance evaluations was based on the fee amounts disclosed on the initial LE and any valid changes documented and disclosed after the initial LE;
    - iii. Confirm the Closing Disclosure (CD) confirm the borrower received the initial CD at least three (3) business days prior to consummation;
    - iv. Review the required sections of each CD to ensure they were populated in accordance with the TRID Rules. (Any fee tolerance issues to be cured at closing or within 60 days of loan consummation.)

2. Section 4 of the Real Estate Settlement Procedures Act ("RESPA"), 12 U.S.C. §2603 and 2604, as implemented by Regulation X, 12 C.F.R. Part 1024, and as amended by the TRID Rule;

3. The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution;

4. Confirmation that one of the following are in the loan file, per the Fair Credit Reporting Act: Consumer Credit Score Disclosure, Your Credit Score and the Price You Pay for Credit, or Notice to Home Loan Applicant;

5. Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43: the general Ability to Repay underwriting standards (12 C.F.R. 1026.43(c)); refinancing of non-standard mortgages (12 C.F.R. 1026.43(d)); Qualified Mortgages (12 C.F.R. 1026.43(e)) (including qualified mortgages as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.) and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.)); and Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)) In accordance with "Ability to Repay and Qualified Mortgage Review" description below;

6. The Loan Originator Compensation and Prohibitions on Steering provisions of TILA, as implemented by Regulation Z, 12 C.F.R 1026.36;

7. The requirements for Higher-Price Mortgage Loans, as implemented by Regulation Z, 12 C.F.R. 1026.35;

8. The appraisal and valuation requirements of TILA and the Equal Credit Opportunity Act, as implemented by Regulation Z, 12 C.F.R. 1026.35 and Regulation B, 12 C.F.R. 1002.14, respectively;

9. The counseling requirements of TILA, as implemented by Regulation Z, 12 C.F.R. 1026.36(k) and RESPA, as implemented by Regulation X, 12 C.F.R. 1024.20;

10. The escrow requirements of TILA and RESPA, as implemented by Regulation Z, 12 C.F.R 1026.35, and Regulation X, 12 C.F.R 1024.17, respectively;

11. The disclosure requirements and prohibitions of any applicable state, county and municipal laws and ordinances, as amended, that have been enacted to regulate so-called "predatory lending";

12. Consultant shall confirm that any mortgage property located in an area identified on a flood hazard map or flood insurance rate map issued by the Federal Emergency Management Agency as having special flood hazards is subject to a qualified flood insurance policy that appears to be is in effect;

13. For any loans designated as TILA exemption, Consultant shall review the loan file for evidence that the primary purpose of the loan was for commercial or business purposes, including, but not limited to a business purpose certification; and

14. Documentation. Review of the following documents for regulatory compliance:
    a. Final HUD-1 Settlement Statement ("HUD-1"), if applicable
        i. If the loan is in an escrow state, the HUD-1 was considered final as follows:
            A. HUD-1 is marked Final;
                i. If HUD-1 is not marked Final, it must be stamped certified by the closing agent.
                ii. There should be no markings indicating that the HUD-1 is estimated.
            B. HUD-1 is signed by all parties (including closing agent) or stamped certified by the closing agent; and
            C. If HUD-1 is stamped, the HUD-1 / stamp should be signed or initialed by the closing agent; if the stamp does not contain the signature or initials, it must identify the name of the closing agent.
    b. Final Truth in Lending Disclosure ("TIL"), if applicable
    c. Loan Estimate, if applicable
        i. The Loan Estimate in was considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Loan Estimates with the latest one provided up until three business days prior to the issuance of an initial Closing Disclosure.
    d. Closing Disclosure, if applicable
        i. The Closing Disclosure in the loan file was considered delivered based on the date issued, subject to the three-day mailing rule unless the file contains documentation indicating earlier receipt. The loan file may contain one or more Closing Disclosures with the latest one provided up until the consummation date being considered the Final with any delivered post consummation considered as a corrected Closing Disclosure.
    e. Notice of Right to Cancel (if applicable)
    f. Initial TIL, if applicable
    g. Good Faith Estimate ("GFE"), if applicable
    h. Note
    i. Mortgage/Deed of Trust
    j. FACTA disclosures
    k. Third Party Fees
        i. Third party fees on the HUD-1 or Closing Disclosure if applicable referred to as HUD-1/Closing Disclosure, must be shown as paid to the third-party provider. A condition must be set if a third-party fee is paid to the lender, investor, etc. or the payee is blank.
        ii. CONSULTANT will condition for evidence in the file indicating that a charge on the HUD-1/Closing Disclosure exceeds the actual cost to the borrower (i.e. cost printed / stamped on the face of the document showing an amount less than the charge on the HUD-1/Closing Disclosure). Variations of less than $1 are deemed to be within reasonable limits and are not to be reported.
        iii. Any refunds that are provided to the borrower must be accompanied by a revised HUD-1/Closing Disclosure to show the final, accurate charges to the borrower.

Each loan reviewed was assigned a Compliance condition grade in accordance with the Rating Agency Criteria as more fully described in Section 2(f).

Consultant will not make a determination as to whether the loans comply with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated above. Furthermore, the findings reached by Consultant are dependent upon its receipt of complete and accurate data regarding the loans from loan originators and other third parties upon which Consultant is relying in reaching such findings.

Ability to Repay and Qualified Mortgage Review

1. **For Agency Eligible Loans Only**: Consultant reviews applicable loans for compliance with the Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.) based upon the loan's designation (Safe Harbor QM, Rebuttable Presumption QM, Exempt). Consultant determines the loan's status under the QM rule requirements and assigns a due diligence loan designation. Consultant notes as a material exception if the due diligence findings do not confirm the same loan designation. Additionally, Consultant notes if a loan designation was not provided. Consultant will verify if each loan meets the requirements for a QM under § 1026.43(e)(2)—whether the loan is a safe harbor QM under § 1026.43(e)(1)(i) or a rebuttable presumption QM under § 1026.43(e)(1)(ii). Consultant will verify the presence of documentation for lender determination of QM and indicating factors in its ability-to-repay determination, including how the originator applied its policies and procedures in verification. For loans applications taken on or after June 1, 2021, Consultant will verify whether the loan meets the requirements of the revised general QM definition effective March 1, 2021.

2. For loans for which applications were received prior to July 1, 2021, if a loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, Consultant reviews the loan to determine whether, based on available information in the loan file the loan satisfied (i), (ii) and (iii) in the paragraph (3)(a)(i) below and reviews the Automated Underwriting System output within the file to confirm agency eligibility.

3. **For Non-Agency Eligible Loans**: Consultant reviews applicable loans for compliance with the Ability to Repay (ATR) but not Qualified Mortgage (QM) rule requirements set forth in Regulation Z (12 C.F.R. 1026.43 et seq.).
    a. Qualified Mortgage:
        i. For QM (Safe Harbor or HPCT) designated loans, Consultant reviews the loan to determine whether, based on available information in the loan file: (i) the loan contains risky loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately. Consultant reviews to the applicable consider and verify requirements under the QM rule depending on whether the QM was originated under the original general QM definition or the revised general QM definition effective March 1, 2021.
        ii. For each QM designated loan that satisfied the applicable requirements enumerated above, Consultant then determines whether the loan is a Safe Harbor QM or Higher Priced QM by comparing the loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain percentage. For QM designated loans originated under the revised general QM definition effective March 1, 2021, Consultant also determines whether the loan exceeds the pricing thresholds for QM loans.
    b. Ability to Repay:
        i. The ability to repay portion of the review for non-agency eligible loans only will focus on the eight factors detailed in the ATR Rule as detailed below for non-agency eligible loans. The Consultant will review the loan file to determine if the creditor verified and considered each of the eight factors utilizing reasonably reliable third-party documentation at or before consummation.
            1. Current or reasonably expected income or assets that the consumer will rely on to repay the loan.
            2. Current employment status
            3. Monthly mortgage payment for subject loan using the introductory or fully indexed rate, whichever is higher, and monthly, fully amortizing payments that are substantially equal.
            4. Monthly payment on any simultaneous loans secured by the subject property.
            5. Monthly payments for property taxes and hazard/flood insurance and certain other costs related to the property such as homeowner's association fees or ground rent.
            6. Debts, alimony, and child support obligations
            7. Monthly debt-to-income ratio or residual income
            8. Credit history
        ii. For loans designated as agency eligible, Consultant will not review for compliance with the requirements of Appendix Q or General Ability to Repay.
        iii. Consultant reviews loans to determine their conformity with the ATR/QM factors above and is not rendering an independent assessment or analysis. Consultant's review is based on information contained in the loan file at the time it is provided to Consultant, and only reflects information as of that point in time and does not mean any regulator, judicial or agency will agree with the Consultant's conclusion.

a) Regulatory Compliance Disclaimer

Please be advised that Consultant will not make a determination as to whether loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated herein. There can be no assurance that the review uncovered all issues relating to the origination of the mortgage loans, their compliance with applicable law and regulation and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Consultant are dependent upon its receiving complete and accurate data regarding the mortgage loans from loans originators and other third parties upon which Consultant is relying in reaching such findings.

Please be further advised that Consultant does not employ personnel who are licensed to practice law in various jurisdictions, and the findings set forth in the reports prepared by Consultant do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Consultant. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including potential liability related to the purchase or other transaction involving any such loans, shall be made solely by the Client, or other agreed upon party, that has engaged Consultant to prepare its reports pursuant to its instructions and guidelines. Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Consultant are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use.

b) Seasoning and Certain Compliance Exceptions

Pursuant to the applicable NRSRO criteria, Consultant graded certain compliance exceptions as non-material based on seasoning of the mortgage loan. Certain mortgage loans were seasoned beyond the applicable period under TILA in which affirmative claims could be brought by a consumer. The time period is not limited for claims, other than rescission, which are raised as a defense to foreclosure. Information contained in any Consultant reports related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual loan.

Consultant will confirm compliance with current documentation and timing requirements in effect at origination of the Mortgage Loan including:

- Servicing Transfer Disclosure (for applications prior to 10/03/2015):
    - Confirm the presence of the Servicing Transfer Disclosure form in file
    - Verify the Servicing Transfer Disclosure was provided to the borrower(s) within three general business days of "Application"
- Special Information Booklet (for applications prior to 10/03/2015)/ Home Loan Tool Kit (for applications on or after 10/03/2015):
    - Confirm the presence of the Home Loan Tool Kit is in file for covered loans.
    - Confirm the Home Loan Tool Kit is provided within three general business days of application
- Affiliated Business Disclosure
    - Confirm the presence of the Affiliated Business Disclosure in file in the event the lender has affiliated business arrangements
    - Confirm the Affiliated Business Disclosure provided within three general business days of "Application" (Consultant reviews for this disclosure to be provided within three general business days, as the lender will typically know at the time of application if borrower(s) was referred to affiliates for provision of third party services)
    - Confirm the Affiliated Business Disclosure is executed.
- Initial Escrow Disclosure Statement
    - Confirm the presence of the Initial Escrow Disclosure Statement in file
    - Confirm the Initial Escrow Disclosure Statement was provided at closing or within 45 days after settlement

Equal Credit Opportunity Act (Regulation B)

- Confirm the lender has provided the borrower a disclosure of the right to receive a copy of appraisals within three (3) business days of application. This disclosure requirement may be met by disclosure on the Loan Estimate pursuant to 12 CFR § 1026.27(m)(1).

- Confirm that the lender has provided (delivered) copies of appraisals and all other written valuations (as disclosed to the borrower on the HUD-1 and/or contained in the Mortgage Loan File) to the borrower at least three (3) business days prior to consummation Opus CMC uses the following test: Was appraisal/valuation documentation processed at least 6 days prior to account opening/ consummation date (3 day rule plus 3 days mailing time)?
- For a borrower that has waived the 3-business day disclosure requirement, confirm that the borrower has either (1) signed the waiver at least three (3) business days prior to consummation or (2) has signed an acknowledgment that the waiver occurred at least three (3) business days prior to consummation. Additionally, confirm that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

Fair Credit Report Act (Regulation V)

- Confirm that the lender has provided the borrower the risk-based pricing notice (as required by 12 CFR § 1022.73) or credit score disclosure (as required by 12 CFR § 1022.74(d)), as applicable; (a) If the lender has provided the risk-based pricing notice, confirm the disclosure was provided before consummation, but not earlier than the approval decision was communicated to the consumer; and (b) If the lender has provided the credit score disclosure, confirm the disclosure was provided before consummation.
- Confirm that the lender has provided a copy of the disclosure of credit score and the Notice to Home Loan Applicant (as required by 15 U.S.C. § 1681g) before consummation.

High-Cost, State & Local Anti-Predatory Regulations

In addition to federal thresholds, Consultant will review the anti-predatory lending statutes in the following states and local municipalities, as applicable, as well as any additional applicable regulations implemented during the Term of this SOW.

- Arkansas Home Loan Protection Act, Ark. Stat. Ann. § 23-53-101 et seq.
- California Anti-Predatory Lending Statute, Cal. Fin. Code § 4970 et seq.
- California Higher-Priced Mortgage Loan Statute, Cal. Fin. Code §4995 et seq.
- Colorado Consumer Equity Protection Act, Colo, Rev. Stat. § 5-3.5-101 et seq.
- Connecticut Abusive Home Loan Lending Practices Act, Conn. Stat. Ann. §36a- 746 et seq., as amended from time to time.
- Connecticut Nonprime Home Loans Statute, Conn. Gen. Stat. §§ 36a-760 et seq. (as originally enacted and as amended by Senate Bill 949).
- District of Columbia Home Loan Protection Act, D.C. Official Code § 26-1151.01 et seq., as implemented by 20 D.C. Municipal Reg § 2000.1 et seq.
- Florida Fair Lending Act, Fla. Stat. Ann. § 494.0078 et seq. (for loans closed before July 1, 2014).
- Georgia Fair Lending Act, Ga. Stat. Ann. § 7-6A-1 et seq. (as originally enacted by House Bill 02-1361 and as modified by Senate Bill 03-53).
- Idaho Residential Mortgage Practices Act, Idaho Code § 26-3101 et seq.
- Illinois High Risk Home Loan Regulations, 38 Ill. Admin. Code §345.10 et seq.
- Illinois High Risk Home Loan Act, Public Act. 93-0561 (2003) codified at 815, ILCS §§ 137/5 et seq., and as amended by SB 1692 (2012), effective January 10, 2014.
- Illinois Predatory Lending Database Program, Public Act 95-0691 (SB 1167).
- City of Chicago, Illinois, Anti-Predatory Lending Ordinance, Chicago Municipal Code, §§ 2-32-440; 2-32-455; 2-92-325; 4-4-155; 8-4-325.
- Cook County, Illinois, Anti-Predatory Lending Ordinance, Cook County Code of Ordinances § 34-341.
- Cook County, Illinois, Anti-Predatory Lending Pilot Program, Illinois House Bill 4050 (2005).
- Indiana Home Loan Practices Act, as amended by HB 1179 (2005), Ind. Code §24-9-1 et seq.
- Section 16a-3-308a of the Kansas Consumer Credit Code, Kan. Stat. Ann. §16a.101 et seq.
- Kentucky Anti-Predatory Lending Statute, Ky. Rev. Stat. § 360.100 et seq.

- Maine, An Act to Enhance Consumer Protections in Relation to Certain Mortgages (for loans closed prior to September 27, 2011), Me. Rev. Stat. Ann. Tit. 9-A, §§ 8-103(1); 8-206(8);8-206A, as amended by Legislative Documents 1869 (2007), 2125 (2008) and 1439 (2009).
- Maine Consumer Credit Code - Truth-in-Lending, (for loans closed on or after September 27, 2011), Me. Rev. Stat. Ann. tit. 9-A, §§ 8-501 et seq., as amended from time to time.
- Maryland Commercial Law, Md. Code Ann., Com. Law §§ 12-124.1; 12-127; 12- 409.1; 12-1029.
- Maryland Regulations for Higher Priced Mortgage Loans, as promulgated under the Maryland Mortgage Lender Law, Md. Code Ann., Fin. Instit. Code §§ 11-501 et seq.; Md. Code Regs. §§ 09.03.06.01 et seq.
- Massachusetts High-Cost Mortgage Regulations, 209 CMR Parts 32 and 40, as amended from time to time.
- Massachusetts Predatory Home Loan Practices Act, M.G.L. Chapter 183C, §§ 1 et seq.
- Massachusetts "Borrower's Interest" Standard, M.G.L. Chapter 183, §28C.
- Massachusetts Mortgage Lender and Broker Regulations, 940 CMR §800 (15-17).
- Massachusetts Regulations for Higher Priced Mortgage Loans, 209 CMR §§ 32.00 et.seq., as amended from time to time.
- Massachusetts Subprime ARMs to First Time Homebuyers, M.G.L. Chapter 184, §17B.5.
- Michigan Consumer Mortgage Protection Act, Mich. Stat. Ann. § 445-1631 et seq.
- Minnesota Mortgage Originator and Service Licensing Act, § 58.137 et seq. (S.F. 2988 (2002)), as amended by House File 1004 (2007) and Senate File 988 (2007).
- Nebraska Mortgage Bankers Registration and Licensing Act, Neb. Stat § 45-702 et seq.
- Nevada Anti-Predatory Lending Law, Assembly Bill No. 284 (2003) and Amended by Assembly Bill No. 440 (2007), codified as NRS § 598D.010 et seq.
- New Jersey Home Ownership Security Act of 2002, NJ Stat. Ann. § C:46:10B-22 et seq., as amended from time to time.
- New Mexico Home Loan Protection Act, Senate Bill 449 (Regular Session 2003), codified at NM Rev. Stat. § 58-21A-1 et seq. and as amended from time to time.
- New York High-Cost Home Loan Regulations, 3 NYCCR Part 41 (2001).
- New York High-Cost Home Loan Act, N.Y. Bank. L. Ch. 626., as codified in NY Bank. Law § 6-l, and as implemented by 3 NYCCR Part 41 as amended from time to time.
- New York Subprime Home Loans Statute, NY Bank. Law § 6-m.
- North Carolina Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-1.1A to 24- 10.2 and North Carolina Amendments to Anti-Predatory Lending Law, N.C. Gen. Stat. §§ 24-9; 24-1.1(E)(a); 24-10.2(a), as amended from time to time.
- Ohio Anti-Predatory Lending Statute, HB 386 as amended by Senate Bill 185 (2006), and as codified in various sections of the Ohio Code.
- Ohio Consumer Sales Practices Act, Ohio Rev. Code Ann. § 1345.01, as implemented by Ohio Admin. Rules § 109 4-3-01 et seq.
- City of Cleveland Heights, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 72-2003 (PSH), Mun. Code §§ 757.01 et seq.
- Summit County, Ohio, Anti-Predatory Lending Ordinance, Ordinance No. 2004- 618, Muni. Code §§ 201.01 et seq.
- Oklahoma Anti-Predatory Lending Law, House Bill No. 1574 (2003), as codified in various sections of Title 14A of the Oklahoma Consumer Credit Code.
- Oklahoma Higher-Priced Mortgage Loans Law, Okla. Admin. Code §§ 160:45-9- 1 et seq.
- Pennsylvania Consumer Equity Protection Act, 63 Pa. Cons. Stat. Ann. § 456.501 et seq.
- Rhode Island Home Loan Protection Act, R.I. Gen. L. 34-25.1-2 et seq., as implemented by Emergency Banking

Regulation 3 (2006) and Final Banking Regulation 3 (2007) and amended by Senate Bill 371 (2007).

- City of Providence, Rhode Island, Anti-Predatory Lending Ordinance, Chapter 2006-33, Ordinance No. 245.
- South Carolina High-Cost and Consumer Home Loans Act, S.C. Code § 37-23-10 et seq.
- Tennessee Home Loan Protection Act, Tenn. H.R. 3597 (2006), as codified at Tenn. Code Ann. §§ 45-20-101 et seq.
- Texas High-Cost Home Loan Statute, Tx. Fin. Code Ann. § 343.201 et seq.
- Section 50(a)(6), Article XVI of the Texas Constitution
- Section 50(f)(2), Article XVI of the Texas Constitution
- Utah Residential Mortgage Practices Amendments, Utah Code Ann. § 61-2c-102 et seq.
- Utah High-Cost Home Loan Act, Utah Code § 61-2d-101 et seq.
- Vermont Interest Act, 9 V.S.A. § 104, implemented by Regulation B-98-2.
- Virginia Mortgage Lender and Broker Act (for loans originated prior to July 1, 2003), Va. Code Ann. §§ 6.1-413; 6.1-422; 6.1-428.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after July 1, 2003 to September 30, 2010, as amended), Va. Code Ann. §§ 6.1-411, 6.1-422.1, 6.1-425.1 and 6.1-425.2.
- Virginia Mortgage Lender and Broker Act (for loans originated on or after October 1, 2010), Va. Code Ann. §§ 6.2-1600 et seq., as amended from time to time.
- Virginia Senate Bill 797 (2008), effective July 1, 2008 (uncodified).
- West Virginia Residential Mortgage Lender, Broker and Servicer Act, W.Va. Code § 31-17 et seq.
- Wisconsin Responsible High-Cost Mortgage Lending Act, Wis. Stat. § 428.202, as implemented by Wis. Admin. Code DFI-Bkg 46.01 et seq.

Flood Insurance Testing

National Flood Insurance Program (NFIP)
Each mortgage loan was reviewed to ensure adherence to flood insurance coverage requirements as outlined under the NFIP, including identification of flood zones and subsequent policy documentation for evidence of adequate coverage amounts.

Homeowner's Flood Affordability Act (HFIAA)
Each mortgage loan made by an FDIC-supervised institution or servicer acting on its behalf shall require the escrow of all premiums and fess for flood insurance for any designated loan secured by residential improved real estate or a mobile home, made, increased, extended or renewed on or after January 1, 2016.
Frequency – Payable with same frequency as payments designated for the loans
Exceptions

- Loan is an extension of credit primarily for business, commercial or agricultural purposes
- Loan is in a subordinate position to a senior lien secured by the same residential improved real estate or mobile for which the borrower has obtained flood insurance
- Flood Insurance coverage for the residential real estate is provided by a policy that
  a. Meets requirements
  b. Provided by a condominium association, cooperative or other applicable group and
  c. The premium for which is paid by the condominium associate, cooperative, homeowners association, or other group as a common expense.

Misrepresentation and Third-Party Review

Validate that fraud reports and independent third-party property valuations reports are in the file. The review will consist of the following:

Misrepresentation Review and Valuation Review

Review on each loan to identify potential misrepresentations of income, employment, identity, occupancy, transaction and appraisal misrepresentation or other areas of potential misrepresentation. The Misrepresentation may include the following:

- Signatures: Validate signature consistency across documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable efforts to validate the consistency of signatures across documents.
- Alerts: Assess credit report alerts for accuracy and potential issues.
- Social Security Numbers: Compare SSN(s) across all file documents.
- Document Integrity: Review for apparent alterations to loan documents. To the extent imaged or hard copy files are provided, Consultant will utilize reasonable review of alterations to the loan documents.
- Data Consistency: Review the documents contained in the loan file for consistency of data.
- Third Party Fraud Tools: To the extent a third party fraud tool is contained in the loan file, the Consultant will ensure high level or critical warnings are reviewed and addressed.

Independent Third-Party Values

Review each loan to determine whether a third party valuation product was required and if required, that the third party product value was compared to the original appraised value to identify a value variance and apply the appropriate rating agency grade after reviewing the required valuation products. i) Consultant will perform the following steps.

- Property is complete
- Value is based on as-is condition or provides satisfactory completion of all material conditions including inspections, licenses, and certifications (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities
- Property is described as average or better condition
- No apparent appraiser independence violation statements
- Appraisal addresses any adverse comments
- Appraisal is completed on appropriate GSE Forms
- Appraisal contains required attachments
- Appraiser was appropriately licensed at the time the appraisal was signed

Valuation Waterfall and Products

Agency Eligible Loan Programs

- PIW
  1. All PIW loans: AVM
  2. If AVM < 90% of origination value: BPO
  3. If BPO < 90% of origination value: Stip for Seller to order Field Review/2055 or Appraisal.
- If FHLMC Rep &Warrant Relief NOT Eligible for FNMA CU >2.5
  1. All: Desk Review (w/value conclusion)
  2. If Desk Review < 90% of origination value: Stip for Seller to order a Filed Review/2055 of second appraisal.

Jumbo Loan Programs

- If only 1 appraisal and no desk review: Stip for Seller to order a Desk Review (w/value conclusion)
- If guidelines required 2 appraisals, but only 1 appraisal provided; Stip for Seller to order second appraisal
- If desk review indicated a value lower than the appraisal; Stip for Seller to order BPO and value reconciliation.

Seasoned Loan Updated

a) **Updated AVM:** An Automated Valuation Model ("AVM") was ordered on each property. If the resulting value of the AVM is in aggregate less than 90% of the value reflected on the original appraisal, or if no results are returned, an Appraisal Desk Review was ordered on the property.
b) **Appraisal Desk Review:** If the resulting value for the PVO is less than 90% of the value reflected on the original appraisal, or if no results are returned, a Broker Price Opinion (BPO) was ordered on the property.
c) **BPO:** If the resulting value of the BPO is less than 90%of the value reflected on the original appraisal, an appraisal field review may be ordered on the property

The criteria set forth in this section titled "Valuation Waterfall and Products" are subject to change by Client at any time.

Value Review Disclaimer

- The individuals performing the above procedures are not persons providing valuations for the purpose of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraiser under Federal or State law, and the services being performed do not constitute appraisal reviews for the purposes of USPAP or Federal or

State law.

- Opus CMC makes no representation or warranty as to the value of the mortgaged property, notwithstanding that Opus CMC may have reviewed the valuation information for reasonableness.
- Opus CMC is not an Appraisal Management Company ("AMC") and therefore does not opine on the actual value of the underlying property.
- Opus CMC is not a creditor within the meaning of the Equal Credit Opportunity Act ("ECOA") or other lending laws and regulations, and therefore Opus CMC will not have and communications with or responsibility to any individual concerning property valuations.

Properties in FEMA declared disaster zones.
If a FEMA declared disaster occurs after the inspection date on the appraisal in a property located in an area that is designated as IA (Individual Assistance) or IH (Individual and Household Assistance), Consultant will review the file to determine if an exterior inspection to ensure:

- No apparent damage to the property
- Property appears to be occupied

Data Compare

Client will provide a data tape with the following data fields and Consultant will compare the field to the applicable source document and report any variance

- Appraised Value
- CLTV
- DTI
- FICO
- Interest Only
- Interest Rate
- Loan Term
- Loan Purpose
- LTV
- Occupancy
- Original Balance
- Property Address
- Property City
- Property State
- Property Type
- Sales Price
- Second Mortgage Lien Amount
- Self Employed
- Units
- Zip Code
- Loan Type
- QM Status

Rating Agency Grading Criteria

Fitch Ratings Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Fitch in their current industry publications as updated from time to time.

Moody's Investor Services Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Moody's in their current industry publications as updated from time to time.

Kroll Bond Rating Agency LLC Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Kroll in their current industry publications as updated from time to time.

S&P Global Ratings Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by Standard & Poor's in their current industry publications and updated from time to time.

DBRS Morningstar Grading Criteria
Grading shall be provided for each exception, each exception category and holistically for each loan. The methodology for the application of the RMBS grading as defined by DBRS in their current industry publications and updated from time to time.

Opus CMC Grading Criteria

Grading shall be provided for each exception, each exception category and holistically for each loan. The following grading is not intended for securitization reviews, and Opus CMC will not issue a Rating Agency Narrative, Reliance or Form ABS Due Diligence 15-E if Client elects to utilize the following grading criteria. The methodology for the application of grading is defined by Opus CMC and updated from time to time shall be determined as follows:

Opus CMC Credit Grades

- Level 1 Credit Grade Definition: Loan was originated in accordance with the mortgage loan originator underwriting guidelines without exception.
- Level 2 Credit Grade Definition: Loan was originated in substantial compliance with the originator's underwriting guidelines and there are sufficient compensating factors for any exceptions.
- Level 3 Credit Grade Definition: Loan was not originated in substantial compliance with the originator's underwriting guidelines and there are insufficient compensating factors for the exceptions or is missing material documentation.

Opus CMC Property Grades

- Level 1 Property Grade Definition: Property value appears to be within 10% of original appraised amount and there are no material deficiencies in the appraisal process.
- Level 2 Property Grade Definition: Property value appears to be within 10% of original appraised amount, but minor issues in the appraisal process were identified.
- Level 3 Property Grade Definition: Property value does not appear to fall within 10% of the original appraised value and/or material deficiencies exist with respect to the appraisal process or the file is missing material documentation.

Opus CMC Compliance Grades

- Level 1 Compliance Grade Definition: Loan complies with all applicable laws and regulations reviewed under the applicable scope of work.
- Level 2 Compliance Grade Definition: There are minor issues regarding legal and/or regulatory compliance but such issues do not represent risks to the enforceability of the borrower's obligation under the loan documents and will not result in assignee liability to the investor.
- Level 3 Compliance Grade Definition: Loan is not in compliance with laws and regulations reviewed under the applicable scope of work or the loan is missing material documentation.

REDACTED INFORMATION

- Borrower Name
- Co-Borrower Name
- SSNs
- Property Address, City, County, MSA, Zip
- Mailing Address
- Account Number, including Originator and Servicer Loan Number

- Origination Date
- Names of Borrowers or any other Individuals
- Company and Entity Names
- Financial Institution Names
- Job Position Titles
- Any Address
- Any Location Information (other than state), including City, County, MSA and Zip
- Account Numbers of any type
- Insurance Claim Numbers
- Insurance Policy Numbers
- Foreclosure Action dates and Case Numbers
- Bankruptcy Action dates and Case Numbers
- Any reference that would allow the identification of the location of a property (e.g. neighborhood, body of water, schools, major highways)

Pool Details

Purpose		
Type	Count	% of Pool
Cash out Refi	27	40.30%
Purchase	34	50.75%
Rate / Term Refi	6	8.96%
Total	**67**	**100.00%**

Property Type		
Type	Count	% of Pool
Single Family Detached	39	58.21%
Co-op	0	0.00%
Condo, Low Rise	9	13.43%
Condo, High Rise	0	0.00%
PUD	10	14.93%
1 Family Attached	2	2.99%
2 Family	4	5.97%
3 Family	2	2.99%
4 Family	1	1.49%
Total	**67**	**100.00%**

Occupancy		
Type	Count	% of Pool
Primary Residence	29	43.28%
Second Home	1	1.49%
Investment Property	37	55.22%
Total	**67**	**100.00%**

Product Type		
Type	Count	% of Pool
Fixed	67	100.00%
ARM	0	0.00%
Total	**67**	**100.00%**

Tape Discrepancies

Data Element	Count	Accuracy
Borrower 1 Citizen	3	95.52%
Borrower 1 Last Name	3	95.52%
Borrower 1 Self-Employment Flag	1	98.51%
Borrower 2 Self-Employment Flag	1	98.51%
Loan Type	20	70.15%
Note Date	1	98.51%
Originator QM Status	1	98.51%
Property Type	4	94.03%
Qualifying CLTV	3	95.52%
Qualifying FICO	2	97.01%
Qualifying Total Debt Income Ratio	3	95.52%
Qualifying LTV	3	95.52%
Total Number of Loans	**67**	

Multiple Loans to One Borrower: TPR firm reviewed common identifiers for all loans in the population and confirmed there was one (1) obligor with multiple loans in the pool.

Property Inspection Waivers: No loans had a Property Inspection Waiver.

Loan Grading Definitions

Credit

S&P	Moody's	Fitch	Kroll	DBRS	Definition
A	A	A	A	A	Loan conforms to all applicable guidelines, no conditions noted
B	B	B	B	B	Loan does not meet every applicable credit guideline. However, most of the loan characteristics are within the guidelines and there are documented and significant compensating factors
C	C	C	C	C	The loan does not meet every applicable credit guideline, and most of the loan characteristics are outside of guidelines; or there are weak or no compensating factors
D	D	D	D	D	The loan file is missing critical documentation required to perform the review

Compliance

S&P	Moody's	Kroll	DBRS	Definition
A	A	A	A	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
B	B	B	B	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations; however, minor evidentiary issue(s) exist

C	C	C	C	The loan includes material violation(s) with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
D	D	D	D	The loan file is missing critical documentation required to perform the review

Fitch	Definition
A	The loan was originated in compliance with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
B	The loan is in compliance with all applicable laws and regulations and a benefit to the borrower is present and documented
C	The loan includes material violation(s) with applicable federal, state, and local predatory and high cost, TILA, and Regulation Z laws and regulations
D	The loan file is missing critical documentation required to perform the review

Property Valuation

Moody's	Fitch	Kroll	DBRS	Definition
A	A	A	A	Value is within a 10% variance of third party product. Appraisal meets lender guidelines. Subject property is 100% complete. Property condition is average or better. Standard GSE form was utilized. Appraiser is licensed. Appraisal is complete.
B	B	B	B	Meets all terms for an A, but property requires cosmetic or minor repairs that do not affect value or habitability
C	C	C	C	Any of the following items: Origination value and third party valuation product value has a variance of 10% or greater, cannot validate value, property is incomplete, property condition is less than average, GSE form was not utilized, and/or the appraisal and/or does not meet guidelines
D	D	D	D	The loan file was missing the appraisal and/or other valuations products needed to complete the review

S&P	Definition
A	First Level Review Value is within a 10% variance to the original appraisal. Appraisal meets lender guidelines. Subject property is 100% complete. Property condition is average or better. Standard GSE form was utilized. Appraiser is licensed. Appraisal is complete.
B	First Level Review Value is greater than a 10% variance to the original appraisal but the second level review value is within 10% variance of the original appraised value. In addition, property requires cosmetic or minor repairs that do not affect value or habitability
C	Any of the following items: Second Level Review Value is greater than a 10% variance to the original appraisal, cannot validate value, property is incomplete, property condition is

	less than average, GSE form was not utilized, and/or the appraisal and/or does not meet guidelines
D	The loan file was missing the appraisal and/or other valuations products needed to complete the review

Loan Review Findings

The following summarizes Consultant's initial and final loan securitization and event grades assigned to the final reviewed loan pool and reported in the Agency Grading Report dated October 6, 2026.

Overall Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	55	82.09%
B	12	17.91%
C	0	0.00%
D	0	0.00%

Overall Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	53	79.10%
B	14	20.90%
C	0	0.00%
D	0	0.00%

Compliance Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	63	94.03%
B	4	5.97%
C	0	0.00%
D	0	0.00%

Compliance Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	63	94.03%
B	4	5.97%
C	0	0.00%
D	0	0.00%

Credit Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	57	85.07%
B	10	14.93%
C	0	0.00%
D	0	0.00%

Credit Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	57	85.07%
B	10	14.93%
C	0	0.00%
D	0	0.00%

Property Grade Summary

DBRS, Fitch, Kroll, and Moody's NRSRO Grade	# of Loans	% of Loans
A	67	100.00%
B	0	0.00%
C	0	0.00%
D	0	0.00%

Property Grade Summary

S&P NRSRO Grade	# of Loans	% of Loans
A	63	94.03%
B	4	5.97%
C	0	0.00%
D	0	0.00%

Loans Reviewed (67)

Count	Loan ID	Count	Loan ID
1	305088085	35	305210741
2	305122419	36	305220308
3	305176187	37	305215635
4	305215641	38	305076771
5	305207121	39	305023570
6	305171846	40	305136606
7	305191896	41	305215633
8	305191673	42	305196084
9	305196965	43	305215620
10	305202499	44	305079350
11	305215638	45	305101400
12	305179467	46	305215613
13	305122620	47	305215612
14	305124602	48	305167997
15	305130462	49	305215528
16	305157746	50	305215565
17	305143996	51	305182064
18	305179179	52	305182063
19	305170401	53	305182316
20	305191685	54	305182314
21	305202430	55	305182039
22	305191684	56	305182295
23	305192251	57	305214803
24	305175248	58	305182288
25	305197733	59	305214798
26	305203997	60	305214453
27	305180594	61	305214422
28	305183748	62	305214400
29	305183555	63	305203056
30	305183596	64	305190749
31	305200967	65	305220757
32	305197629	66	305220979
33	305207592	67	305206670
34	305203947		

If you have any questions, please contact Uriah Clavier at Uriah.Clavier@Opuscmc.com

Exhibit 99.37

ALT Loan ID	Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Citizen		Permanent Resident Alien	US Citizen	Audit value pulled from documents located in the loan file.
305192251	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Citizen	the1003Page	Permanent Resident Alien	US Citizen	Audit value pulled from documents located in the loan file.
305203947	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Citizen	the1003Page	Permanent Resident Alien	US Citizen	Audit value pulled from documents located in the loan file.
305202499	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Last Name	notePage	XXXXXXXX	XXXXXXXX	Audit Value Pulled From Note.
305167997	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Last Name	notePage	XXXXXXXX	XXXXXXXX	Borrower signed note as XXXXXXXX.
305220979	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Last Name	notePage	XXXXXXXX	XXXXXXXX	Audit Value Pulled From Note.
305210741	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 1 Self-Employment Flag	employmentIncomePage	No	Yes	Audit Value Pulled from 1003
305220757	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Borrower 2 Self-Employment Flag	employmentIncomePage	Yes	No	Audit value pulled from documents located in the loan file.
305088085	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	tape	DSCR	Conventional	Audit Value Pulled From 1008/1003
305122419	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305176187	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305171846	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305179467	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008
305122620	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008
305124602	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305130462	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value pulled from 1008/1003
305170401	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type		DSCR	Conventional	Audit value pulled from 1008/1003
305197733	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305203997	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	Conventional	Other	Audit value pulled from documents located in the loan file.
305180594	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305200967	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305197629	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value pulled from 1003/1008
305220308	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305076771	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit value pulled from documents located in the loan file.
305136606	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Loan program per guidelines.
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	tape	DSCR	Conventional	Audit Value Pulled From 1008.
305101400	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Audit Value Pulled From 1008.
305167997	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Loan Type	the1003Page	DSCR	Conventional	Loan program per guidelines.
305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Note Date		XX/XX/XXXX	XX/XX/XXXX	Audit Value Pulled From Note.
305182314	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Originator QM Status	diligenceFinalLookPage	Non-QM: Lender documented all ATR UW factors	QM: Average Prime Offer Rate (APOR)	Audit value based on documents located in the loan file.
305182288	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Property Type	the1008Page	PUD	Single Family Detached	Audit Value Pulled From Appraisal.
305203997	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Property Type MTrade	mtradeDataPage	PUD	Single Family	Audit value pulled from Appraisal
305183748	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Property Type MTrade	mtradeDataPage	Condominium	High Rise Condo	Audit value pulled from the appraisal
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Property Type MTrade	mtradeDataPage	Single Family	PUD	Audit value pulled from Appraisal
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying CLTV	propertyValuationPage	77.82	78.0	Audit Value of 1st + 2nd lien / Qualifying Value
305196084	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying CLTV	propertyValuationPage	78.93	79.0	Audit Value of 1st + 2nd lien / Qualifying Value
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying CLTV	the1008Page	70.0	75.0	Audit Value of 1st + 2nd lien / Qualifying Value"
305179467	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying FICO	creditLiabilitiesPage	780	809.0	Audit Value Based on lender qualifying requirements
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying FICO	the1008Page	788	805.0	Audit value based on lender qualifying requirements.
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying LTV	propertyValuationPage	77.82	78.0	Audit Value of Subject Lien / Qualifying Value
305196084	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying LTV	propertyValuationPage	78.93	79.0	Audit Value of Subject Lien / Qualifying Value
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying LTV	the1008Page	70.0	75.0	Audit Value of Subject Lien / Qualifying Value"
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	20.49	21.048	Audit value based on loan documents provided.
305182295	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	38.84	38.756	Audit reflects difference in qualifying P & I than the approval.
305214803	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	14.74	15.277	DTI difference is less than 1% and within lender tolerance.

ALT Loan ID	Seller Name	Seller Loan ID	Investor Loan ID	Exception ID	Exception ID Date	Exception Category	Exception Subcategory	Exception Description	Exception Comments	Seller Response	Reviewer Response	Compensating Factors	Exception Status	Cleared Date	Exception Approved Pre Origination	Initial Exception Grade	Final Exception Grade	Initial DBRS Exception Grade	Final DBRS Exception Grade	Initial Moodys Exception Grade	Final Moodys Exception Grade	Initial Fitch Exception Grade	Final Fitch Exception Grade	Initial Kroll Exception Grade	Final Kroll Exception Grade	Initial S&P Exception Grade	Final S&P Exception Grade
305088085	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	Resolved-DSCR Calc provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-UW added the income calculation to the attached 1008 form - Due Diligence Vendor-XX/XX/XXXX Open-The file is missing the documentation detailing the debt service coverage ratio as per XXXXXXXX guidelines - Due Diligence Vendor-XX/XX/XXXX		Resolved-DSCR Calc provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A
305122419	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Excessive Seller Contributions	Resolved-Borrower received real estate commission that was used towards closing. Per XXXX guidelines, commissions paid to the borrower are not subject to IPC limits. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-PCCD with commission earned - Due Diligence Vendor-XX/XX/XXXX Counter-XXXXXX XXX Guidelines requires the Closing Disclosure to reflect the commission earned by the borrower in order to be considered earned commission. The revised Closing Disclosure does not reflect the commission earned by the borrower, it only reflects a credit from real commission. Finding remains - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Corrected PCCD attached - Due Diligence Vendor-XX/XX/XXXX Counter-The Closing Disclosure does not reflect the borrower as the real estate broker in the contact information section on page 5. PCCD provided does not list the borrower as the real estate agent. Therefore, due to the commission being paid to the non-borrowing individual and given to the borrower at closing this would be considered an IPC and subject to IPC limits. If the commission was split the portion paid directly to the borrower would need to be documented, and the portion paid by the non-borrowing individual will be subject to IPC limits. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Revised PCCD with additional clarification the RE commission - Due Diligence Vendor-XX/XX/XXXX Counter-LOX from the real estate broker was provided and was in the original loan file. In addition, the Closing Disclosure does not reflect the borrower as the real estate broker in the contact information section on page 5. Per XXXX guidelines, interested party contributions (IPC's), including real estate commission credits, may only be applied toward the borrower's eligible closing costs and prepaid expenses. IPC may not be used to satisfy the borrower's downpayment, minimum required contributions or reserves. The borrowers total eligible closing costs were $X,XXX.XX. Therefore only $X,XXX.XX of the commission credit is eligible as IPCs. The remaining credit of $X,XXX.XX is considered a concession of 5.796% and exceeds the 2% max allowable for investment property transactions. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-RE Commission LOX - Due Diligence Vendor-XX/XX/XXXX Open-Borrower-received real estate commission credit of $X,XXX.XX per the final Closing Disclosure exceeding the 2% allowable threshold - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower received real estate commission that was used towards closing. Per XXXX guidelines, commissions paid to the borrower are not subject to IPC limits. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A
305122419	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Acknowledged-Client acknowledges that business assets cannot be used as reserves per overlay guidelines, however, accepts due to meets the lender's guideline. Loan will be rated a B - Due Diligence Vendor-XX/XX/XXXX Counter-Guidelines dated XX/XX/XXXX section 802.0 indicates business assets may not be used for reserves. In addition, per client Residential Mortgage Purchase Criteria (Overlays), business assets can be used for reserves on business purpose loans if borrower is 100% owner. According to the operating agreement borrower has 50% ownership. Please provide: 1.) updated guidelines for approval and 2.) an approved exception will be required to use the business assets to meet the reserve requirements. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Our guides state that borrower needs to be at least 50% owner - please advise - Due Diligence Vendor-XX/XX/XXXX Open-Audited Reserves of month(s) are less than Guideline Required Reserves of 6 month(s) According to lender guidelines business assets are not eligible for reserves, according to client overlay business assets can be used for reserves if borrower is 100% owner. According to the operating agreement borrower has 50% ownership. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Client acknowledges that business assets cannot be used as reserves per overlay guidelines, however, accepts due to meets the lender's guideline. Loan will be rated a B - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B
305122419	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Assets	Total Qualified Assets for Reserves Post-Close is less than Total Required Reserve Amount	Acknowledged-Client acknowledges that business assets cannot be used as reserves per overlay guidelines, however, accepts due to meets the lender's guideline. Loan will be rated a B - Due Diligence Vendor-XX/XX/XXXX Counter-Guidelines dated XX/XX/XXXX section 802.0 indicates business assets may not be used for reserves. In addition, per client Residential Mortgage Purchase Criteria (Overlays), business assets can be used for reserves on business purpose loans if borrower is 100% owner. According to the operating agreement borrower has 50% ownership. Please provide: 1.) updated guidelines for approval and 2.) an approved exception will be required to use the business assets to meet the reserve requirements. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Guides state at least 50% owner to use business assets for reserves - please advise - Due Diligence Vendor-XX/XX/XXXX Open-Total Qualified Assets for Reserves Post-Close of $X,XXX.XX is less than Total Required Reserve Amount of $X,XXX.XX According to lender guidelines business assets are not eligible for reserves, according to client overlay business assets can be used for reserves if borrower is 100% owner. According to the operating agreement borrower has 50% ownership. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Client acknowledges that business assets cannot be used as reserves per overlay guidelines, however, accepts due to meets the lender's guideline. Loan will be rated a B - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B
305176187	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305215641	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	Missing Service Provider List	Resolved-Documentation provided - cleared - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-Lender provided service provided list, however it is dated XX/XX/XXXX instead XX/XX/XXXX to match the initial LE, condition remains the same - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Missing service provided list - Due Diligence Vendor-XX/XX/XXXX		Resolved-Documentation provided - cleared - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A
305215641	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	A	A	A	A	A	A	A	A	B	B
305207121	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Required Documentation is Missing	Resolved-Received corrected docs. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-updated 1008/1003/aus - Due Diligence Vendor-XX/XX/XXXX Open-Final 1003 Lender Loan Information reflects XXX as $X,XXX.XX. However, XXX Document is missing in the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received corrected docs. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A
305171846	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305191896	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305191673	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305196965	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305202499	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A
305215638	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Resolved-Approval/Underwriting Summary is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See uploaded 1008 - Buyer-XX/XX/XXXX Open-Missing Approval/Underwriting Summary provided 1008 property address not matching with Note. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Approval/Underwriting Summary is fully present - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A
305215638	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	RESPA: IEADS Required - Missing or Incomplete	Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See uploaded ieads - Buyer-XX/XX/XXXX Acknowledged-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Acknowledged-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	B	A	B	A	B	A	B	A	B	A	B	A
									Resolved-As the loan is a DSCR Business Purpose Loan, the Assignment of Leases and Rent Rider is acceptable. - Due Diligence Vendor-XX/XX/XXXX Counter-Documentation provided did not include the required 1-4 Family Rider, not to be confused with the Assignment of Leases. - Due Diligence Vendor-XX/XX/XXXX																		

305179467	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Mortgage Riders - 1-4 Family Rider	Ready for Review-This is a nonqm loan, 1-4 family rider is not required (agency) - please see the Assignment of Leases and rents rider. - Due Diligence Vendor-XX/XX/XXXX Open-1-4 Family Rider is Missing . - Due Diligence Vendor-XX/XX/XXXX		Resolved-As the loan is a DSCR Business Purpose Loan, the Assignment of Leases and Rent Rider is acceptable. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305122620	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Waived-A policy exception for insufficient reserves was issued pre-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Exception attached - Due Diligence Vendor-XX/XX/XXXX Open-Audited Reserves of 3.81 month(s) are less than Guideline Required Reserves of 6 month(s) - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for insufficient reserves was issued pre-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	DSCR Score 1.406; Qualifying FICO 701.	Waived	XX/XX/XXXX	Originator Pre-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305122620	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Assets	Total Qualified Assets for Reserves Post-Close is less than Total Required Reserve Amount	Waived-A policy exception for insufficient reserves was issued pre-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Exception attached - Due Diligence Vendor-XX/XX/XXXX Open-Total Qualified Assets for Reserves Post-Close of $X,XXX.XX is less than Total Required Reserve Amount of $X,XXX.XX - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for insufficient reserves was issued pre-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	DSCR Score 1.406; Qualifying FICO of 711.	Waived	XX/XX/XXXX	Originator Pre-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305124602	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305130462	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305157746	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305143996	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Credit History taken into consideration does not meet requirements	Resolved-ATR Risk - Credit History taken into consideration meets requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-LOE UPLOADED - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Credit History taken into consideration does not meet requirements Missing housing history documentation - Due Diligence Vendor-XX/XX/XXXX		Resolved-ATR Risk - Credit History taken into consideration meets requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305143996	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Required Documentation is Missing	Resolved-Rent Free LOE from owner of public record provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-LOE - Due Diligence Vendor-XX/XX/XXXX Open-Signed and dated rent free letter from the owner or individual obligated on the lease for borrower's current primary residence. Letter in file is from the borrower not the owner. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Rent Free LOE from owner of public record provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305143996	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Housing History Does Not Meet Guideline Requirements	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-LOE UPLOADED - Due Diligence Vendor-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Signed and dated rent free letter from the owner or individual obligated on the lease for borrower's current primary residence. Letter in file is from the borrower not the owner. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305179179	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Rental Income Documentation for Subject Property	Resolved-Documentation received, finding resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-LOE - Due Diligence Vendor-XX/XX/XXXX Counter-Zelle shows payment from XXXXXXXX, however lease in file reflects tenants as: XXXXXXXX and XXXXXXXX XXXXXXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Zelle payment on XX/XX/XXXX from XXXXXXXX for $X,XXX.XX and on XX/XX/XXXX for $X,XXX.XX to match security deposit of $X,XXX.XX - Due Diligence Vendor-XX/XX/XXXX Open-Missing Rental Income Documentation for Subject Property. The file is missing documentation confirming receipt of the security deposit required under the lease for $X,XXX.XX. The exception approval on page 316 references receipt of the deposit, however evidence of the deposit was not located in the file or on the bank statement provided on page 62 - Due Diligence Vendor-XX/XX/XXXX		Resolved-Documentation received, finding resolved - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305170401	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Borrowing Entity Tax ID	Acknowledged-Client acknowledges that an EIN was not provided, however, accepts the bwr SSN as the EIN due to meets the IRS guidance for a disregarded entity located in a community property state. Loan will be rated a B. - Due Diligence Vendor-XX/XX/XXXX Counter-W9 provided list B1 SSN. Need the Business EIN number as is missing from the file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-W9 - Due Diligence Vendor-XX/XX/XXXX Open-Missing Borrowing Entity Tax ID. The Business EIN number is missing from the fie - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Client acknowledges that an EIN was not provided, however, accepts the bwr SSN as the EIN due to meets the IRS guidance for a disregarded entity located in a community property state. Loan will be rated a B. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	D	B	D	B	D	B	D	B	D	B	D	B	
305191685	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Assets	Total Qualified Assets for Reserves Post-Close is less than Total Required Reserve Amount	Waived-Total Qualified Assets for Reserves Post-Close of $X,XXX.XX is less than Total Required Reserve Amount of $X,XXX.XX Lender exception for 3 months reserves. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX		Waived-Total Qualified Assets for Reserves Post-Close of $X,XXX.XX is less than Total Required Reserve Amount of $X,XXX.XX Lender exception for 3 months reserves. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX	Fico > 740 DTI < 35% Housing 0x30x24	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305191685	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Waived-A policy exception for Open 30 Day account without documentation of the minimum payment was issued post-closing. Exception was provided with the appropriate compensating factors. Include payment using 5% of balance. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Account statement for open-ended 30-day account or assets to cover Open-End 30-day account balance. - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for Open 30 Day account without documentation of the minimum payment was issued post-closing. Exception was provided with the appropriate compensating factors. Include payment using 5% of balance. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 744, 0 x 30 credit payment history, and DTI more than 10% below the maximum allowed of 50%.	Waived	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305191685	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Required Documentation is Missing	Waived-A policy exception for Open 30 Day account without documentation of the minimum payment was issued post-closing. Exception was provided with the appropriate compensating factors. Include payment using 5% of balance. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-Per the lender guidelines a copy of current account statement for the Open-End 30-day account to show minimum payment amount if account has a financing option similar to revolving account. If not, sufficient assets to cover balance must be verified in addition to funds required for closing and/or reserves. Additional conditions may apply. - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for Open 30 Day account without documentation of the minimum payment was issued post-closing. Exception was provided with the appropriate compensating factors. Include payment using 5% of balance. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 744 and DTI more than 10% below the maximum allowed of 50%.	Waived	XX/XX/XXXX	Investor Post-Close	D	B	D	B	D	B	D	B	D	B	D	B	
305191685	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	A	A	A	A	A	A	A	A	B	B	
305202430	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Tolerance:Disclosure	Federal - Closing Disclosure and Consummation Date	Resolved-Lender provided 3 day waiting period waiver signed and dated by the Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Lender provided 3 day waiting period waiver signed and dated by the Borrower. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Waiver - Due Diligence Vendor-XX/XX/XXXX Open-The Initial Closing Disclosure Received Date of (XX/XX/XXXX) is not three business days before the consummation date of (XX/XX/XXXX). Three business days before the consummation date is (XX/XX/XXXX). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction no later than three business days before consummation. (12 CFR 1026.19(f)(1)(ii)(A)); 1026.19(f)(1)(iii)) The Initial Closing Disclosure Received Date of (XX/XX/XXXX) is not three business days before the consummation date of (XX/XX/XXXX). Three business days before the consummation date is (XX/XX/XXXX) - Due Diligence Vendor-XX/XX/XXXX		Resolved-Lender provided 3 day waiting period waiver signed and dated by the Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Lender provided 3 day waiting period waiver signed and dated by the Borrower. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Approval/Underwriting Summary Not Provided	Resolved-Received the Lender approval. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Final approval - Due Diligence Vendor-XX/XX/XXXX Open-Missing Approval/Underwriting Summary Missing lenders loan approval or 1008. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received the Lender approval. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
								Appraisal Delivery Does Not Conform To	Resolved-Received e-consent. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-econsent XX/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The appraisal was delivered electronically. E-Consent documentation is missing for borrower(s) or E-Consent not provided prior to appraisal delivery. - Due Diligence Vendor-		Resolved-Received e-consent. Condition cleared. - Due Diligence Vendor-XX/XX/XXXX																	

305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Sign Act	XX/XX/XXXX				Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Consent documentation is missing for borrower(s)	Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-econsent - Due Diligence Vendor-XX/XX/XXXX Open-E-Consent documentation is missing for borrower(s). E-Consent documentation is missing for borrower(s) - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305192251	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Audited LTV of 80% exceeds Guideline LTV of 70% As per GLs rural properties are eligible for cash out transaction up to 70%, but lender qualified with 80% however lender provided an approved exception with compensation factors. All compensating factors verified and valid. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited LTV of 80% exceeds Guideline LTV of 70% As per GLs rural properties are eligible for cash out transaction up to 70%, but lender qualified with 80% however lender provided an approved exception with compensation factors. All compensating factors verified and valid. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX	1.Monthly reserves are verified AND at least 4 months more than guideline minimum - Yes 2.Qualifying DTI less than 35%, AND at least 10% less than guideline maximum -Yes 3.Housing payment history is 0x30x24 or better - Yes 4.Borrower has worked in same job more than 3 years - Yes 5.Borrower has worked in same industry more than 5 years - Yes 6. Borrower has verified residual Income (disposable income) of at least $X,XXX.XX per month	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305192251	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Waived-Audited CLTV of 80% exceeds Guideline CLTV of 70% As per GLs rural properties are eligible for cash out transaction up to 70%, but lender qualified with 80% however lender provided an approved exception with compensation factors. All compensating factors verified and valid. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited CLTV of 80% exceeds Guideline CLTV of 70% As per GLs rural properties are eligible for cash out transaction up to 70%, but lender qualified with 80% however lender provided an approved exception with compensation factors. All compensating factors verified and valid. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX	1.Monthly reserves are verified AND at least 4 months more than guideline minimum - Yes 2.Qualifying DTI less than 35%, AND at least 10% less than guideline maximum -Yes 3.Housing payment history is 0x30x24 or better - Yes 4.Borrower has worked in same job more than 3 years - Yes 5.Borrower has worked in same industry more than 5 years - Yes 6. Borrower has verified residual Income (disposable income) of at least $X,XXX.XX per month	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305175248	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements	Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements The subject transaction LTV was 83.33%. Lender guidelines limit the DTI to 45% when the LTV is over 80%. - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 798; Post Closing Reserves of 31.71 months and housing history of 0 x 30 x 12.	Waived	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305175248	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV	Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-Audited CLTV of 83.33% exceeds Guideline CLTV of 80% Maximum CLTV for an unwarrantable condo is 80%. The subject transaction CLTV was 83.33%. The loan file contains a Lender Exception for this issue but two of the four compensating factors were not valid (Compensating factor for LTV is less than 70% is not valid. Compensating factor for Housing Payment History is 0x30x24 or better is not valid. File only documents 13 months of housing history, not 24 months). - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 798; Post Closing Reserves of 31.71 months and housing history of 0 x 30 x 12.	Waived	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305175248	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-Audited LTV of 83.33% exceeds Guideline LTV of 80% Maximum LTV for an unwarrantable condo is 80%. The subject transaction LTV was 83.33%. The loan file contains a Lender Exception for this issue but two of the four compensating factors were not valid (Compensating factor for LTV is less than 70% is not valid. Compensating factor for Housing Payment History is 0x30x24 or better is not valid. File only documents 13 months of housing history, not 24 months). - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for LTV/CLTV/HCLTV was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 798; Post Closing Reserves of 31.71 months and housing history of 0 x 30 x 12.	Waived	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305175248	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited DTI Exceeds Guideline DTI	Waived-A policy exception for LTV/CLTV/HCLTV and DTI was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Open-Audited DTI of 46.42% exceeds Guideline DTI of 45% The subject transaction LTV was 83.33%. Lender guidelines limit the DTI to 45% when the LTV is over 80%. The loan file contains a Lender Exception for this issue but two of the four compensating factors were not valid (Compensating factor for LTV is less than 70% is not valid. Compensating factor for Housing Payment History is 0x30x24 or better is not valid. File only documents 13 months of housing history, not 24 months). - Due Diligence Vendor-XX/XX/XXXX		Waived-A policy exception for LTV/CLTV/HCLTV and DTI was issued pre and post-closing. Exception was provided with the appropriate compensating factors. Finding is non-material and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX	Qualifying FICO of 798; Post Closing Reserves of 31.71 months and housing history of 0 x 30 x 12.	Waived	XX/XX/XXXX	Investor Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305197733	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305203997	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305180594	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305183748	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Condo Master Insurance Policy	Waived-Missing Condo Master Insurance Policy Per Guidelines, Section 1200 Property Insurance Requirements / Condominium Insurance, the condo master policy must meet XXXXXXXXX requirements, including applicable Wind/Hail coverage, replacement cost coverage, and deductible limits vs Evidence of Condo Wind/Hail coverage was not provided. Lender provided approved exception dated prior to close and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX		Waived-Missing Condo Master Insurance Policy Per Guidelines, Section 1200 Property Insurance Requirements / Condominium Insurance, the condo master policy must meet XXXXXXXXX requirements, including applicable Wind/Hail coverage, replacement cost coverage, and deductible limits vs Evidence of Condo Wind/Hail coverage was not provided. Lender provided approved exception dated prior to close and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX	FICO higher than 740, AND at least 20 points higher than guideline minimum Monthly reserves are verified AND at least 4 months more than guideline minimum	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305183555	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305183596	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Waived-Asset Qualification Does Not Meet Guideline Requirements Lender guidelines require 4 months of account statements for asset depletion program. 3 of the accounts used only have 3 months. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX		Waived-Asset Qualification Does Not Meet Guideline Requirements Lender guidelines require 4 months of account statements for asset depletion program. 3 of the accounts used only have 3 months. Lender provided approved exception dated prior to consummation and all lender compensating factors have been documented and validated. Finding is non-material and loan will be graded a B - Due Diligence Vendor-XX/XX/XXXX	LTV < 70% Fico > 740 Reserves	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305183596	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-S&P value equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	A	A	A	A	A	A	A	A	B	B	
305200967	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305197629	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305207592	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305203947	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305210741	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Lender provided VVOE for Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-VOE - Due Diligence Vendor-XX/XX/XXXX Open-Borrower 1 3rd Party VOE Prior to Close Missing Per guidelines, a verbal verification of employment (VVOE) will be obtained within 20 business days prior to the note date. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Lender provided VVOE for Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower 1 3rd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305210741	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Employment validation/verification standards do not meet requirements	Resolved-Lender provided VVOE for Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Employment validation/verification standards meet requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-VOE - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Employment validation/verification standards do not meet requirements Per guidelines, a verbal verification of employment (VVOE) will be obtained within 20 business days prior to the note date. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Lender provided VVOE for Borrower. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Employment validation/verification standards meet requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305220308	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305215635	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see the attached Pre-Close Credit Report. Thank you. - Buyer-XX/XX/XXXX Open-Borrower 1 Gap Credit Report is Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower 1 Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
								Borrower 2 Gap Credit	Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see the attached Pre-Close Credit Report. Thank you. - Buyer-XX/XX/XXXX Open-Borrower 2 Gap Credit Report is Missing - Due Diligence Vendor-		Resolved-Borrower 2 Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX																	

305215635	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Report is Missing	XX/XX/XXXX				Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305215635	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements	Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Can you please clarify and advise how we can proceed? Thank you. - Buyer-XX/XX/XXXX Ready for Review-Document Uploaded. Please see the attached Pre-Close Credit Report. Thank you. - Buyer-XX/XX/XXXX Open-ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements Missing Gap Credit Report for both borrower 1 and borrower 2. - Due Diligence Vendor-XX/XX/XXXX		Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305076771	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Property	Value	S&P value equals B, secondary product within tolerance	Acknowledged-S&P RA Only - Value grade equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. S&P RA Only - Value grade equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-S&P RA Only - Value grade equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. S&P RA Only - Value grade equals B, secondary product within tolerance. This finding will be rated a B for S&P. All other agencies will be rated as A. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	A	A	A	A	A	A	A	A	B	B	
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Required Documentation is Missing	Resolved-Final Closing Disclosure provided signed and dated XX/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XX/XX/XXXX XXXXXXXX: Please see attached document - Due Diligence Vendor-XX/XX/XXXX Open-Missing evidence of the monthly payment for the Borrower's Primary Residence. The Closing Disclosure provided is not final. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Final Closing Disclosure provided signed and dated XX/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305136606	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305215633	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	RESPA: IEADS Required - Missing or Incomplete	Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	B	A	B	A	B	A	B	A	B	A	B	A	
305196084	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-Received updated 1008/1003 and AUS removing gift funds. Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Gift funds not used for closing, removed from application - updated docs provided - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Missing receipt of gift - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received updated 1008/1003 and AUS removing gift funds. Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305196084	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Assets	Asset Qualification Does Not Meet Guideline Requirements	Resolved-Asset Qualification Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Gift funds were not used for qualification, updated docs provided with gift funds removed - Due Diligence Vendor-XX/XX/XXXX Open-Asset Qualification Does Not Meet Guideline Requirements Missing evidence of receipt of gift. Additional conditions may apply - Due Diligence Vendor-XX/XX/XXXX		Resolved-Asset Qualification Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305215620	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	RESPA: IEADS Required - Missing or Incomplete	Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	B	A	B	A	B	A	B	A	B	A	B	A	
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Borrower 4 Credit Report is Missing	Resolved-Borrower 4 Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-There are only 3 borrowers on this file. The 4th signature on the note is only a trustee so there will not be a CBR - Due Diligence Vendor-XX/XX/XXXX Open-Borrower 4 Credit Report is Missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower 4 Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305101400	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305215613	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	RESPA: IEADS Required - Missing or Incomplete	Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	B	A	B	A	B	A	B	A	B	A	B	A	
305215612	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	RESPA: IEADS Required - Missing or Incomplete	Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-RESPA: IEADS Required - Missing This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Resolved-RESPA: IEADS Required is Provided or Not Applicable - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	B	A	B	A	B	A	B	A	B	A	B	A	
305167997	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305215528	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Lender provided approved exception dated prior to origination and all lender compensation factors have been documented and validated. Finding is non-material, and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Waived-Lender exception received - waived/acknowledged - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see the attached Exception Approval. Thank you for your help. - Buyer-XX/XX/XXXX Open-Audited LTV of 75% exceeds Guideline LTV of 70% Documentation in the loan file indicates that an exception was approved for LTV of 75% with DSCR <1.00% for inexperience investor; however, no evidence of approved exception was found. - Due Diligence Vendor-XX/XX/XXXX		Waived-Lender provided approved exception dated prior to origination and all lender compensation factors have been documented and validated. Finding is non-material, and loan will be graded a B. - Due Diligence Vendor-XX/XX/XXXX Waived-Lender exception received - waived/acknowledged - Due Diligence Vendor-XX/XX/XXXX	Excellent Housing Payment History, Reserves	Waived	XX/XX/XXXX	Originator Post-Close	C	B	C	B	C	B	C	B	C	B	C	B	
305215565	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305182064	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305182063	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements	Resolved-Updated income worksheet including a more recent bank statement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Bank stmnt, revised 1008 and revised income worksheet attached - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Either Current Income or Current Assets must be utilized to meet ATR requirements Loan program is 24 months banks statement however 23 months bank statement are present. Bank statement for XX/XX/XXXX is missing from file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated income worksheet including a more recent bank statement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Current Income or Current Assets were considered - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Borrower 1 Credit Report is Missing	Resolved-Credit report provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-- - Due Diligence Vendor-XX/XX/XXXX Open-Borrower 1 Credit Report is Missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Credit report provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower 1 Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	QM-ATR	ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements	Resolved-Credit report provided. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached. - Due Diligence Vendor-XX/XX/XXXX Open-ATR Risk - Monthly Debt Obligations taken into consideration do not meet requirements Borrower 1 Credit Report is Missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Credit report provided. - Due Diligence Vendor-XX/XX/XXXX Resolved-ATR Risk - Monthly Debt Obligations taken into consideration meet requirements - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Required Documentation is Missing	Resolved-Updated income worksheet including a more recent bank statement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Bank stmnt, revised 1008 and revised income worksheet attached - Due Diligence Vendor-XX/XX/XXXX Open-Loan program is 24 months banks statement however 23 months bank statement are present. bank statement for XX/XX/XXXX is missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated income worksheet including a more recent bank statement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305182314	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305182039	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Business Purpose Affidavit	Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Occupancy affidavit received and acceptable - Due Diligence Vendor-XX/XX/XXXX Open-The loan file is missing the Business Purpose Affidavit as required by Lender guidelines. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Business Purpose Affidavit provided - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
									Resolved-E-consent received - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached. - Due Diligence Vendor-XX/XX/XXXX																				

305182295	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	Appraisal Delivery Does Not Conform To E-Sign Act	Open-The appraisal was delivered electronically. E-Consent documentation is missing for borrower(s) or E-Consent not provided prior to appraisal delivery. Appraisal was delivered to borrower electronically. Missing E-Consent. - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-consent received - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305182295	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Consent documentation is missing for borrower(s)	Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-attached. - Due Diligence Vendor-XX/XX/XXXX Open-E-Consent documentation is missing for borrower(s). - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305182295	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	ECOA: Most Recent Primary Appraisal Not Provided to Applicant	Acknowledged-ECOA Non-Compliant: Most Recent Primary Appraisal Not Provided to Applicant. ECOA: Most Recent Primary Appraisal Date of XX/XX/XXXX is after the Primary Appraisal Delivery Date of XX/XX/XXXX. This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-ECOA Non-Compliant: Most Recent Primary Appraisal Not Provided to Applicant. ECOA: Most Recent Primary Appraisal Date of XX/XX/XXXX is after the Primary Appraisal Delivery Date of XX/XX/XXXX. This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305214803	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Consent documentation is missing for borrower(s)	Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached. - Due Diligence Vendor-XX/XX/XXXX Open-E-Consent documentation is missing for borrower(s). The loan file has evidence that documents were sent to and signed electronically by the Borrower. The loan file is missing evidence of the Borrower's consent to receive documents electronically. - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305214803	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Missing Doc	ECOA: Most Recent Primary Appraisal Not Provided to Applicant	Acknowledged-ECOA Non-Compliant: Most Recent Primary Appraisal Not Provided to Applicant. The appraisal in file was signed by the appraiser on XX/XX/XXXX. The loan file last documents a copy of the appraisal being provided to the Borrower on XX/XX/XXXX. This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-ECOA Non-Compliant: Most Recent Primary Appraisal Not Provided to Applicant. The appraisal in file was signed by the appraiser on XX/XX/XXXX. The loan file last documents a copy of the appraisal being provided to the Borrower on XX/XX/XXXX. This finding is non-material and will be rated a B for all agencies. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged	XX/XX/XXXX	Investor Post-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305182288	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	Appraisal Delivery Does Not Conform To E-Sign Act	Resolved-E-consent received. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-- - Due Diligence Vendor-XX/XX/XXXX Open-The appraisal was delivered electronically. E-Consent documentation is missing for borrower(s) or E-Consent not provided prior to appraisal delivery. Appraisal was delivered to borrower electronically. Missing E-Consent. - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-consent received. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305182288	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Consent documentation is missing for borrower(s)	Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-- - Due Diligence Vendor-XX/XX/XXXX Open-E-Consent documentation is missing for borrower(s). - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305214798	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	Appraisal Delivery Does Not Conform To E-Sign Act	Resolved-E-consent received - Due Diligence Vendor-XX/XX/XXXX Ready for Review-attached. - Due Diligence Vendor-XX/XX/XXXX Open-The appraisal was delivered electronically. E-Consent documentation is missing for borrower(s) or E-Consent not provided prior to appraisal delivery. - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-consent received - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305214798	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Compliance	Disclosure	E-Consent documentation is missing for borrower(s)	Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-attached. - Due Diligence Vendor-XX/XX/XXXX Open-E-Consent documentation is missing for borrower(s). - Due Diligence Vendor-XX/XX/XXXX		Resolved-E-Consent documentation for borrower(s) provided. - Due Diligence Vendor-XX/XX/XXXX	E-Consent documentation is missing for borrower(s).	Resolved	XX/XX/XXXX	N/A	C	A	C	A	C	A	C	A	C	A	C	A	
305214453	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount	Waived-Audited Loan Amount of $X,XXX.XX is less than the Guideline Minimum Loan Amount of $X,XXX.XX A Lender exception is present in the loan file, dated prior to consummation, all lender compensating factors have been documented and validated. - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited Loan Amount of $X,XXX.XX is less than the Guideline Minimum Loan Amount of $X,XXX.XX A Lender exception is present in the loan file, dated prior to consummation, all lender compensating factors have been documented and validated. - Due Diligence Vendor-XX/XX/XXXX	DSCR – Min – 1%, Subj 1.69% Multiple accounts with history dating back to XXXX. No lates in the last 60+ months.	Waived	XX/XX/XXXX	Originator Pre-Close	B	B	B	B	B	B	B	B	B	B	B	B	
305214422	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305214400	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305203056	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	Credit	Missing Doc	Missing Evidence of Insurance for REO	Resolved-Evidence of Insurance for XXXXXXXX(3b) provided. condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Evidence of Insurance for XXXXXXXX - Due Diligence Vendor-XX/XX/XXXX Open-Missing Evidence of Insurance for 3b property on final application. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Evidence of Insurance for XXXXXXXX(3b) provided. condition resolved. - Due Diligence Vendor-XX/XX/XXXX		Resolved	XX/XX/XXXX	N/A	D	A	D	A	D	A	D	A	D	A	D	A	
305190749	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305220757	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305220979	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	
305206670	XXXXXXXX	XXXXXXXX	XXXXXXXX			NO FINDINGS	NO FINDINGS	NO FINDINGS					NO FINDINGS			A	A	A	A	A	A	A	A	A	A	A	A	

Exhibit 99.39

LOAN INFORMATION					INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
ALT Loan ID	Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
305088085	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305122419	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305176187	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215641	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	D	D	D	D	D	A	A	A	B	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
305207121	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305171846	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191896	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191673	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305196965	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305202499	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215638	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305179467	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305122620	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305124602	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305130462	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305157746	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305143996	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305179179	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305170401	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305191685	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	B	A	D	D	D	D	D	B	B	B	B	B	B	B	B	B	B	A	A	A	B	A	B	B	B	B	B
305202430	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305191684	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305192251	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305175248	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305197733	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305203997	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305180594	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305183748	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305183555	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305183596	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	B	B	B	B	B	A	A	A	A	A	A	A	A	B	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	B	A	B	B	B	B	B
305200967	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305197629	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305207592	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305203947	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305210741	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305220308	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215635	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305076771	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	B	A	A	A	A	B	A
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305136606	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215633	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305196084	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	C	C	C	C	C	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215620	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305079350	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305101400	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215613	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215612	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305167997	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305215528	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305215565	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182064	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182063	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182316	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	C	C	C	C	C	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182314	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182039	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305182295	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305214803	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
305182288	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214798	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214453	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B
305214422	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305214400	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305203056	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305190749	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305220757	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305220979	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
305206670	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A

JPMMT2026-ABS-15G

Exhibit 99.40

ALT Loan ID	Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
305190749	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																									1.2	XX/XX/XXXX
305220757	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	-.0448	Desk Review																		$X,XXX.XX	$X,XXX.XX	-.0448	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																									1.8	XX/XX/XXXX
305220979	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	60.0	60.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																		1	XX/XX/XXXX
305206670	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	66.1	66.1	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																	1	XX/XX/XXXX
305182064	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	71.94	71.94	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low risk	XX/XX/XXXX																									XX/XX/XXXX															
305182063	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																									XX/XX/XXXX															
305182316	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	90.0	90.0	$X,XXX.XX	$X,XXX.XX	-.0367	AVM										$X,XXX.XX	$X,XXX.XX	-.0367	97.0	0.03	XXXXXXXX	XXXXXXXX	XX/XX/XXXX																																																				
305182314	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305182039	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305182295	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate	XX/XX/XXXX																																										
305214803	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	2000 One Unit Appraisal Field Review																																			$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	XX/XX/XXXX																										
305182288	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	85.0	85.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305214798	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	36.67	36.67	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																		1	XX/XX/XXXX
305214453	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	2000 One Unit Appraisal Field Review																																			$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	XX/XX/XXXX																										
305214422	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0071	AVM										$X,XXX.XX	$X,XXX.XX	.0071	94.0	0.06	XXXXXXXX	XXXXXXXX	XX/XX/XXXX																																																				
305214400	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305076771	XXXXXXXX		XXXXXXXX	XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																									XX/XX/XXXX														3.5	XX/XX/XXXX
305023570	XXXXXXXX	XXXXXXXX	XXXXXXXX	XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	77.82	77.82	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																				1	XX/XX/XXXX
305136606	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	68.18	68.18	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																					1	XX/XX/XXXX
305088085	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	55.0	55.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																										
305215641	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																									3.5	XX/XX/XXXX
305215633	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																													2.5	XX/XX/XXXX	Eligible	1.8	XX/XX/XXXX
305196084	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	78.93	78.93	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																													1.5	XX/XX/XXXX	Eligible	1	XX/XX/XXXX
305207121	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																	1.3	XX/XX/XXXX
305171846	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																										
305191896	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305191673	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Loan Collateral Advisor (LCA)																																																													1	XX/XX/XXXX	Eligible		
305196965	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Loan Collateral Advisor (LCA)																																																													2.5	XX/XX/XXXX	Eligible		
305202499	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	79.94	79.94	$X,XXX.XX	$X,XXX.XX	.0000	Loan Collateral Advisor (LCA)																																																													1	XX/XX/XXXX	Eligible		
305215620	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	88.92	88.92	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																													1	XX/XX/XXXX	Eligible	2.3	XX/XX/XXXX
305079350	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305101400	XXXXXXXX		XXXXXXXX	XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305215613	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	85.0	85.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																	XX/XX/XXXX														1	XX/XX/XXXX
305215612	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305167997	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low	XX/XX/XXXX																																										
305215528	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			2.3	XX/XX/XXXX
305122419	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305176187	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	35.71	35.71	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305215638	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	68.99	68.99	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305179467	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305122620	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305124602	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	54.44	54.44	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305130462	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	42.86	42.86	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305157746	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305143996	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	64.19	64.19	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																				1	XX/XX/XXXX
305179179	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	72.86	72.86	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																										
305170401	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305191685	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	89.99	89.99	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																									3.6	XX/XX/XXXX
305202430	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																									1	
305191684	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	90.0	90.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305192251	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																		1	XX/XX/XXXX
305175248	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	83.33	83.33	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																				1	XX/XX/XXXX	Eligible		
305197733	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305203997	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305180594	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305183748	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																				2	XX/XX/XXXX	Eligible		
305183555	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	40.91	40.91	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			2.4	XX/XX/XXXX
305183596	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	30.0	30.0	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																									2.8	XX/XX/XXXX
305200967	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	55.56	55.56	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Moderate Risk	XX/XX/XXXX																																										
305197629	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1025 Small Residential Income Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	28.79	28.79	$X,XXX.XX	$X,XXX.XX	.0000	Desk Review																		$X,XXX.XX	$X,XXX.XX	.0000	XXXXXXXX	Low Risk	XX/XX/XXXX																																										
305207592	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1.1	XX/XX/XXXX
305203947	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																		1	XX/XX/XXXX
305210741	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX		$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	30.43	30.43	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305220308	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX
305215635	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1073 Individual Condo Report	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	75.0	75.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1.1	XX/XX/XXXX
305215565	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	70.0	70.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1.3	XX/XX/XXXX
305203056	XXXXXXXX			XX/XX/XXXX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	$X,XXX.XX	XX/XX/XXXX	1004 URAR	XXXXXXXX	XXXXXXXX	XXXXXXXX	$X,XXX.XX	80.0	80.0	$X,XXX.XX	$X,XXX.XX	.0000	Collateral Underwriter (CU)																																																																			1	XX/XX/XXXX

Exhibit 99.41

Selene Diligence LLC (“Selene”) Due Diligence Review Narrative (“Report”)

Selene’s Report, which is to be made available to the recipients by the Client, includes the loan level results of Selene’s independent, third-party due diligence review conducted on behalf of the Client. The scope of review for these loans is as follows:

DESCRIPTION OF SERVICES:

(1) Type of assets that were reviewed.
Selene Diligence LLC performed certain due diligence services described below on residential mortgage loans originated by numerous entities and obtained by JPMorgan Chase Bank, National Association (the “Client”). The review was conducted between February 03, 2026 and September 21, 2026 via files imaged and provided for review (the “Review”).

(2) Sample size of the assets reviewed.
This Review consisted of 100% of the loan population.

FINAL SECURITIZATION POPULATION

Selene was instructed to perform a review on a population of 84 Non-QM loans, and 192 ATR-QM Exempt loans for a total of 276 loans (the “Final Securitization Population”).

Credit Reviews (276):
During the Review, Selene performed a credit review on 276 mortgage loans in the Final Securitization Population.

Compliance Review (276)
During the Review, Selene performed a compliance review on 276 mortgage loans in the Final Securitization Population.

Valuation Reviews (276):
During the Review, Selene performed a property valuation review on 276 mortgage loans in the Final Securitization Population.

Data Integrity Review (276):
During the Review, Selene performed a Data Integrity Review on 276 mortgage loans in the Final Securitization Population.

FINAL SECURITIZATION POPULATION

After Selene's initial review was completed, the Client provided Selene with a confirmed list of 276 mortgage loans that formed the Final Securitization Population. The table below summarizes the reviews conducted by Selene.

Review	Reviewed Total	% of Final Securitization Population
Credit Population	276	100%
Compliance Population	276	100%
Valuation Population	276	100%
Data Integrity Population	276	100%

(3) Determination of the sample size and computation.
The Review was conducted with sample size criteria that has been communicated by the Client to Selene to be consistent with the criteria for the nationally recognized statistical ratings organizations identified in Item 3 of the ABS Due Diligence-15E.s, S&P Global Ratings ("S&P"), DBRS, Inc. ("DBRS"), Fitch Ratings, Inc. ("Fitch"), Moody's Investors Service, Inc. ("Moody's"), and Kroll Bond Rating Agency, LLC ("Kroll") (the "NRSRO(s)").

(4) Quality or integrity of information or data about the assets: review and methodology.
Where available, Selene compared the data fields on the bid tape provided by the Client to the data found in the actual loan file as captured by Selene. This information may not have been available for all mortgage loans.

(5) Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria or other requirements: review and methodology.
Selene assessed the underwriting guidelines and compared the documentation in the loan file against the stated guidelines for adherence.

GUIDELINES

Deephaven Wholesale Underwriting Guidelines, Deephaven Correspondent Underwriting Guidelines, JPM Bank Statement Guidelines, CrossCountry Mortgage Guidelines, CV3 Financial Services Underwriting Procedures, AmeriTrust Mortgage Corporation Guidelines, ACC Underwriting Guidelines, LoanStream Guidelines, Planet Capital Guidelines, Loanhouse Underwriting Guideline, NewFi Guidelines, Nations Direct Mortgage Underwriting Guidelines, Real TPO Guidelines (collectively the "Guidelines")

LOAN GRADING

The Guidelines referenced above served as the benchmark for grading loans with respect to credit, compliance, underwriting, property valuation and data integrity. Each loan received an "initial" and a "final" grade. The "initial" grade was assigned during the initial loan review. The "final" grade considers additional information and supporting documentation that may have been provided by the originators to clear outstanding conditions. Selene's loan grading is solely based on Selene's independent assessment of all Guideline exceptions and compensating factors for each of the component reviews. Selene provided a comprehensive loan-level analysis that includes initial grades, final grades and detailed commentary on the rationale for any changes in grades and sets forth compensating factors and waivers.

SCOPE OF REVIEW

Selene examined the selected loan files with respect to the presence or absence of relevant documents, enforceability of mortgage loan documents, and accuracy and completeness of data fields. Selene relied on the accuracy of information contained in loan documentation provided to Selene (for more detail, please refer to Appendix A, B, and C, attached hereto).

CREDIT REVIEW

Selene's credit scope of review conducted on this transaction included the following elements:

- Assessed whether the characteristics of the mortgage loans and the borrowers conformed to the Guidelines cited above;
- Re-calculated LTV, CLTV, income, liabilities and compared these against the Guidelines;
- Analyzed asset statements to determine whether funds to close and reserves were within the Guidelines; and
- Confirmed that credit scores (FICO) and credit histories were within the Guidelines.

COMPLIANCE REVIEW

Selene's compliance scope determined the presence and correct execution of required documents such as the promissory note and security instrument, with respect to the ATR-QM Exempt Loans. With respect to the Non-QM loans, Selene tested whether the mortgage loans comply with the Federal Truth in Lending Act, the Federal Real Estate Settlement Procedures Act, Sections 1098 and 1100A of Dodd Frank, Sections 1411 and 1412 of the Wall Street Reform and Consumer Protection Act, and the Equal Credit Opportunity Act. Please see Appendix B for additional information.

PROPERTY VALUATION REVIEW

Selene's Property Valuation scope of review conducted on this transaction included the following elements.

- **Original Appraisal Assessment**
  Selene reviewed the original appraisal provided to determine whether the original appraisal was complete, thorough and the original appraised value was reasonably supported.

- **Value Supported Analysis**
  Selene applied a cascade methodology to determine if the original appraised value was reasonably supported when compared to an independent third-party valuation product provided by the Client.

DATA INTEGRITY REVIEW

Selene uploads tape data into its due diligence application and compares it to the actual documents provided.

- Tape data received from lender/client is stored in a secured FTP folder;
- Tape data is uploaded into the application;
- Loan Reviewer collects validated loan data;
- Each received data point is compared to its counterpart collected data point; and
- Discrepancies found during comparison are stored and reported.

Selene provided the Client with a copy of the initial loan level tape discrepancy report which shows the differences between the data received by the Client versus the data captured by Selene during the loan review.

SUMMARY OF FINDINGS & CONCLUSIONS OF REVIEW

The NRSRO criteria referenced for this report and utilized for grading descriptions is based upon the requirements of the NRSROs.

With respect to the Final Securitization Population, Selene conducted (i) a Credit Review on 276 mortgage loans, (ii) a Compliance Review on 276 mortgage loans (iii) a Valuation Review on 276 mortgage loans, and (iv) a Data Integrity Review on 276 mortgage loans; the results of these reviews are discussed below. All grades shown below are based upon the NRSRO grading methodologies utilized by the NRSROs.

REVIEW RESULTS SUMMARY

After review of the 276 mortgage loans; 238 mortgage loans had a rating grade of A, 38 mortgage loans had a rating grade of B, 0 mortgage loans had a rating grade of C, and 0 mortgage loans had a rating grade of D.

Grades per loan (276 overall loans):

	INITIAL RA GRADES - OVERALL					
NRSRO Grade	**S&P**	**Kroll**	**DBRS**	**Fitch**	**Moody's**	**%**
A	84	84	84	84	84	30.43%
B	11	11	11	11	11	3.99%
C	54	54	54	54	54	19.57%
D	127	127	127	127	127	46.01%

	FINAL RA GRADES - OVERALL					
NRSRO Grade	**S&P**	**Kroll**	**DBRS**	**Fitch**	**Moody's**	**%**
A	238	238	238	238	238	86.23%
B	38	38	38	38	38	13.77%
C	0	0	0	0	0	0.00%
D	0	0	0	0	0	0.00%

Final Grades per loan broken out by compliance, credit and property:

	FINAL RA GRADES - COMPLIANCE					
NRSRO Grade	**S&P**	**Kroll**	**DBRS**	**Fitch**	**Moody's**	**%**
A	269	269	269	269	269	97.46%
B	7	7	7	7	7	2.54%
C	0	0	0	0	0	0.00%
D	0	0	0	0	0	0.00%

	FINAL RA GRADES - CREDIT					
NRSRO Grade	**S&P**	**Kroll**	**DBRS**	**Fitch**	**Moody's**	**%**
A	251	251	251	251	251	90.94%
B	25	25	25	25	25	9.06%
C	0	0	0	0	0	0.00%
D	0	0	0	0	0	0.00%

	FINAL RA GRADES - PROPERTY					
NRSRO Grade	**S&P**	**Kroll**	**DBRS**	**Fitch**	**Moody's**	**%**
A	269	269	269	269	269	97.46%
B	7	7	7	7	7	2.54%
C	0	0	0	0	0	0.00%
D	0	0	0	0	0	0.00%

REVIEW RESULTS SUMMARY (EXCEPTION LISTING)

Review of the Final Grading Summary (redacted) provides the exceptions in detail and the migration from the initial rating agency grade to the final rating agency grade, based on mitigation/resolution from the client.

Disclaimer: Please be advised that Selene did not make a determination as to whether the mortgage loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly enumerated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the mortgage loans, their compliance with all applicable laws and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the mortgage loans. Furthermore, the findings reached by Selene are dependent upon its receiving complete and accurate data regarding the mortgage loans from mortgage loan originators and other third parties upon which Selene is relying in reaching such findings.

Please be further advised that Selene does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by Selene do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to Selene. Information contained in any Selene report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual mortgage loan. Risk levels associated with a loan may have changed an exception level, given rating agency published guidance, written guidance, or other guidance from the rating agency team on the transaction. All final decisions as to whether to purchase or enter into a transaction related to any individual mortgage loan or the mortgage loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such mortgage loan or mortgage loans, shall be made solely by the Client, or other agreed upon party, that has engaged Selene to prepare its reports pursuant to its instructions and Guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by Selene are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. Selene does not make any representation or warranty as to the value of any mortgage loan or mortgage loans collateral that has been reviewed by Selene.

THIRD PARTY REVIEW REPORTING DELIVERED

Selene furnished the following reports on this transaction:

1. Selene Due Diligence Narrative Report
2. ASF Report
3. Grading Summary
4. Exception Detail
5. Tape Discrepancies
6. Valuations Report
7. Supplemental Data
8. Third Party (TPR) Attestation Form
9. Attestation Form 15E

APPENDIX A – CREDIT REVIEW SCOPE

Selene reviewed the origination documentation contained in the mortgage loan file to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria or other requirements that are provided to Selene and/or as directed by Client. When applicable, a review of the mortgage loan file to the Automated Underwriting System output within the file was also performed.

Credit Application

For the Credit Application, Selene verified whether:

1. The application is signed by all listed borrowers;
2. The application is substantially filled out; and
3. All known borrower-owned properties are disclosed on the Real Estate Owned section.

Credit Report

Selene verified:

1. A credit report and/or other credit history documentation is present for each borrower;
2. Capture the monthly consumer debt payments for use in the debt to income and/or residual income calculation, as applicable;
3. Note the Real Estate Owned and fraud alerts; and
4. Gather data required for ASF Report submission which may include:
    a) Most recent FICO Score (scores from Equifax, Experian, and Transunion if available)
    b) Most recent FICO date
    c) Longest Trade Line
    d) Maximum Trade Line
    e) Number of trade lines
    f) Credit Usage Ratio

Employment and Income

Selene determined whether all applicable supporting documentation as required by the guidelines is in the file and note indications of potentially fraudulent documents. The documentation was also be used to verify whether the income used to qualify the loan was calculated in accordance with applicable guidelines. Documentation verifying employment and income may include:

1. Verbal or Written VOE's
2. Pay stubs
3. W-2 forms
4. Tax returns
5. Financial statements
6. Award letters
7. Bank statements

Asset Review

Selene assessed whether the asset documentation required by the guidelines is present in the file. In addition, a review of the reserve calculation was performed. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may include:

1. VOD's
2. Depository account statements
3. Stock or security account statements
4. Gift funds
5. Settlement statement or other evidence of conveyance and transfer of funds if a sale of assets was involved

Hazard/Flood insurance

A review of the insurance present on the loan was also be performed:

1. Verify that the hazard insurance meets the minimum required amount of coverage in the guidelines;
2. For condominium properties, confirm that the blanket policy meets the minimum amount of coverage;
3. Confirm that the flood cert is for the correct borrower, property, lender and loan number and is a "Life of Loan" certification;
4. For properties is in a flood zone per the flood cert, confirm that flood insurance in the file meets the minimum required amount of coverage and meets guideline requirements;
5. Confirm that the mortgagee clause lists the lender's name and "its successors and assigns"; and
6. Confirm that the premium amount on both the hazard and flood insurance match what was used in the DTI calculations.

Title

Verified whether the appropriate vestee is on the title document: if a purchase, the seller; if a refinance, the borrower and review the Title Commitment for the disclosure issues.

Fraud

To the extent potentially fraudulent activity is identified as part of the document review, such information was reported to Client. In addition, when required, Selene looked for an independent, third party fraud report in each file and will review the results of the fraud report in conjunction with source documents found in the file to assess the likelihood of any misrepresentations associated with the origination of the loan. If the loan does not contain a fraud report and the counterparty cannot produce one, Selene conditioned the loan for the missing product.

On this Fraud report Selene:

1. Reviewed for any name variations for the borrowers and confirm that the variations have been addressed in the loan file;
2. Reviewed for any social security number variations for the borrowers and confirm that the variations have been addressed in the loan file;
3. Reviewed for any potential occupancy issues based on the borrowers' address history and confirm that any issues have been addressed in the loan file;

4. Reviewed for any employment issues and confirm that any issues have been addressed in the loan file;
5. Reviewed for any additional consumers associated with the borrowers' profiles and confirm the materiality and material issues have been addressed in the loan file; and
6. Addressed all red flag issues.

Additional Review

Selene's review procedures also included:

1. A review of the completeness and accuracy of the information obtained in the mortgage origination process;
2. A review of closing documents to ensure that the mortgage file information is complete, accurate, and consistent with other documents in the mortgage file;
3. Selene will review the mortgage file documents to determine that the mortgage was properly underwritten;
4. Verification that the DTI, LTV, asset reserves, property type, transaction type (maximum loan amount, loan purpose, occupancy, etc.), and FICO scores meet or exceed the guideline requirements;
5. Verification that all borrowers are eligible based on the guidelines and information in the loan file; and
6. Verify there is appropriate documentation present to confirm that applicable documents have been recorded or have been sent for recording.

APPENDIX B – COMPLIANCE REVIEW SCOPE

Selene reviewed the Non-QM loans to determine, as applicable, to the extent possible and/or applicable and subject to the caveats below, whether the loan complies with:

1. **Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:**

    a) Rescission (§1026.23):
        i) failure to provide the right of rescission notice;
        ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
        iii) errors in the right of rescission notice;
        iv) failure to provide the correct form of right of rescission notice;
        v) failure to provide the three (3) business day rescission period;
        vi) any material disclosure violation on a rescindable mortgage loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures, or those related to prepayment penalties on covered transactions; and
        vii) with respect to applicable exception remediation measures, confirm that a letter of explanation, a refund if applicable, new corrected material disclosures and a new notice of right to cancel was provided.
    b) TIL Disclosure (§§1026.17, 18 and 19):
        i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
        ii) proper execution by all required parties;
        iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
        iv) timing of initial and re-disclosed TIL(s).
    c) Tolerances (§§1026.18, 22 and 23):
        i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
        ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge.
    d) High-cost Mortgage (§§1026.31, 32 and 33):
        i) points and fees threshold test;
        ii) APR threshold test;
        iii) prepayment penalty test; and
        iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage.
    e) Higher-priced Mortgage Loan (§1026.35):
        i) APR threshold test; and
        ii) compliance with the escrow account and appraisal requirements.
    f) With respect to brokered mortgage loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):
        i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;
        ii) review relevant document to determine if there was dual compensation; and
        iii) review the presence of the mortgage loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
            (1) Note: Where available, Selene reviewed the relevant documents in the mortgage loan file and, as necessary, attempted to obtain the mortgage loan originator compensation

agreement and/or governing policies and procedures of the mortgage loan originator. In the absence of the mortgage loan originator compensation agreement and/or governing policies and procedures, Selene's review was limited to formal general statements of entity compliance provided by the mortgage loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/mortgage loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent;

g) Homeownership counseling (§1026.36):
   i) determine if the creditor obtained proof of homeownership counseling in connection with a mortgage loan to a first time homebuyer that contains a negative amortization feature.
h) Mandatory Arbitration Clauses (§1026.36):
   i) determine if the terms of the mortgage loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction.
i) Prohibition on Financing Credit Insurance (§1026.36):
   i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance.
j) Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):
   i) review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and (ii) verify the data against the NMLSR database, as available.

2. Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

a) Good Faith Estimate (GFE) (§1024.7):
   i) confirm the presence of the current GFE form in effect at the time of origination;
   ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
   iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
   iv) determine whether a valid and properly documented changed circumstance accompanies any changes to mortgage loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and
   v) confirm the presence of a settlement service provider list, as applicable.
b) Final HUD-1/A Settlement Statement (HUD) (§1024.8):
   i) confirm current applicable HUD form was provided;
   ii) determination that the mortgage loan file contains the final HUD;
   iii) escrow deposit on the final HUD matches the initial escrow statement amount; and
   iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.
c) GFE and Final HUD Comparison (§1024.7):
   i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
   ii) confirm mortgage loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and mortgage loan documents; and
   iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.
d) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
   i) confirm the presence of the Servicing Disclosure Statement form in the mortgage loan file;

- ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
- iii) confirm the presence of the Special Information Booklet in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower;
- iv) confirm the Special Information Booklet was provided within three (3) business days of application;
- v) confirm the presence of the Affiliated Business Arrangement Disclosure in the mortgage loan file in the event the lender has affiliated business arrangements;
- vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
- vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
- viii) confirm the presence of the Initial Escrow Disclosure Statement in the mortgage loan file and proper timing; and
- ix) confirm that the creditor provided the borrower a list of homeownership counselling organizations within three (3) business days of application.

3. Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

a) Loan Estimate (LE) (§§1026.19 and 37):
  - i) confirm the presence of LE for applications on or after October 3, 2015;
  - ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
  - iii) confirm that certain sections of each LE determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
  - iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
  - v) confirm if the file indicates a fee was imposed, other than for a credit report, prior to borrower receiving LE and indicating an intent to proceed with the transaction;
  - vi) confirm that any written estimate of terms or costs provided prior to receipt of a LE contained the required disclosures;
  - vii) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
  - viii) confirm the presence and timely provision of a settlement service provider list (when consumer is given the opportunity to shop for services);
  - ix) confirm borrower received LE not later than four (4) business days prior to consummation; and
  - x) confirm LE was not provided to the borrower on or after the date of the CD.

b) Closing Disclosure (CD) (§§1026.19 and 38):
  - i) confirm the presence of CD for applications on or after October 3, 2015;
  - ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;
  - iii) confirm that certain sections of each CD determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;

    - iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
    - v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;
    - vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
    - vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Industry Group ("SFIG") has a working group that consists of industry participants including third party review providers and law firms who are discussing a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFIG industry group proposal.)
- c) Your Home Loan Toolkit (§1026.19):
    - i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
    - ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application

4. Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

- a) the general Ability to Repay ("ATR") underwriting standards (12 C.F.R. 1026.43(c));
- b) refinancing of non-standard mortgages (12 C.F.R. 1026.43(d)); and
- c) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

General Ability to Repay

Selene reviewed the applicable mortgage loans to determine whether, based on available information in the mortgage loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability (the consumer's current employment status); (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

Selene reviewed the mortgage loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a mortgage loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). Selene does not represent or warrant that the factors for which it is reviewing the mortgage loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a mortgage loan. Selene's review is based on information contained in the mortgage loan file at the time it is provided to Selene to review, and only reflects information as of that point in time.

5. The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):

   i) timing and content of the right to receive copy of appraisal disclosure;
   ii) charging of a fee for a copy of the appraisal or other written valuation;
   iii) timing of creditor providing a copy of each appraisal or other written valuation; and
   iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that (a) the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (b) that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

6. The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

APPENDIX C– VALUATION REVIEW SCOPE

Selene reviewed the valuation materials utilized during the origination of the loan which confirmed the value of the underlying property. Selene verified the appraisal report was (i) on the appropriate GSE form, (ii) materially complete, (iii) in conformity with the guideline requirements for the property type in question, (iv) completed by an appraiser that was actively licensed to perform the valuation, (v) completed such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guidelines restrictions, (viii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been made or obtained from the appropriate authorities; and (ix) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying the Client of same.

If more than one valuation is provided for review, Selene confirmed consistency among the valuation products and if there are discrepancies that cannot be resolved, Selene created an exception and worked with the Client on the next steps, which may include ordering of additional valuation products such as collateral desktop analyses, broker's price opinions, and full appraisals. If the property valuation products included in Selene's review results in a variance of more than 10% then the Client shall be notified of such variance and a second independent valuation product shall be ordered. On all loans, Selene makes a determination as to whether appraised value is supported based on documentation available at the time of review and adds exceptions or comments as appropriate.

Selene confirmed consistency among the valuation products and where applicable, if there was a discrepancy in value between two appraisals in the form of a variance greater than 10%, Selene would review the file for a desktop analysts/evaluation of the appraisals and determine which appraised value was used for qualification purposes. If there were discrepancies that could not be resolved, Selene created an exception and worked with the client on the next steps for resolution.

Disclaimer

- ○ The individuals performing the aforementioned original appraisal assessment are not persons providing valuations for purposes of the Uniform Standards of Professional Appraisal Practice ("USPAP") or necessarily licensed as appraisers under Federal or State law, and the services being performed by such persons do not constitute "appraisal reviews" for purposes of USPAP or Federal or State law.
- ○ Selene makes no representation or warranty as to the value of any mortgaged property, notwithstanding that Selene may have reviewed valuation information for reasonableness.
- ○ Selene is not an 'AMC' (appraisal management company) and therefore Selene does not opine on the actual value of the underlying property.

- Selene is not a 'creditor' within the meaning of ECOA or other lending laws and regulations, and therefore Selene will not have any communication with or responsibility to any individual consumer concerning property valuation.
- Selene does not confirm whether the appraiser is on the Freddie Mac exclusionary list.

Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
XXXX	XXXX	305074272	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305074272	XXXX	Actual in Place Rent From Lease	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305082725	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305071445	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305071445	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305074438	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	304849046	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	304849046	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305103746	XXXX	Actual in Place Rent From Lease	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103746	XXXX	Subject Property Gross Rental income	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103833	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103843	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305103843	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103856	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103711	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305103711	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103861	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305103861	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103827	XXXX	Initial Monthly P&I Or IO Payment	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103827	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103827	XXXX	Interest Rate	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305103827	XXXX	Qualifying Monthly P&I Amount	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305073043	XXXX	Mortgage Origination Channel	the1003Page	XXXX	XXXX	XXXX
XXXX	XXXX	305073043	XXXX	Verified Doc Type	employmentIncomePage	XXXX	XXXX	XXXX
XXXX	XXXX	305073043	XXXX	Number of Mortgaged Properties	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305073043	XXXX	Liquid Funds Post-Close	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305073043	XXXX	Reviewed Total Monthly Liabilities	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305086806	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305086806	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305086806	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232641	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232641	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232641	XXXX	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232641	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232641	XXXX	Loan Program	businessPurposeApprovalandGuidelinePage	XXXX	XXXX	XXXX
XXXX	XXXX	305136479	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305136479	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305136479	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305136479	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305143446	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305143446	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305143418	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305143418	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232705	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232705	XXXX	Is the Condo Project warrantable	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232708	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232706	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232706	XXXX	Prepayment Penalty Flag	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305143403	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305143403	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305143403	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232683	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305143408	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232707	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305141333	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305141333	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305141333	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232709	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232689	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232688	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232682	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305232535	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232535	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232535	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232535	XXXX	Is the Condo Project warrantable	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232679	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305135293	XXXX	Borrower 1 Self-Employment Flag	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305135293	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232710	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232710	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232710	XXXX	Primary Appraised Property Value	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232698	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232698	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232698	XXXX	Qualifying FICO	the1008Page	XXXX	XXXX	XXXX
XXXX	XXXX	305232604	XXXX	Loan ID	overrideTrueData	XXXX	XXXX	XXXX
XXXX	XXXX	305232604	XXXX	Loan Program	businessPurposeApprovalandGuidelinePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232618	XXXX	Is the Condo Project warrantable	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305141474	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305141474	XXXX	Final Qualifying Property Value	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232793	XXXX	Loan Purpose	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232544	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232647	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232647	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232647	XXXX	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305191728	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305191729	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232592	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232592	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232592	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232595	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232593	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232591	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232591	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232590	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232587	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232587	XXXX	Qualifying Total Housing Expense PITIA	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232587	XXXX	Loan Program	businessPurposeApprovalandGuidelinePage	XXXX	XXXX	XXXX
XXXX	XXXX	305135201	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232589	XXXX	Loan Amount	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232589	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232589	XXXX	Initial Monthly P&I Or IO Payment	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232589	XXXX	Mortgage Insurance Flag	supplementalDataEntryPage	XXXX	XXXX	XXXX
XXXX	XXXX	305191756	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305177971	XXXX	Property Address	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305177971	XXXX	Borrower 1 Citizen	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305177971	XXXX	Final Qualifying Property Value	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232802	XXXX	Qualifying LTV	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305130540	XXXX	Final Qualifying Property Value	propertyValuationPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305141175	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305141175	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305232556	XXXX	Loan Program	businessPurposeApprovalandGuidelinePage	XXXX	XXXX	XXXX
XXXX	XXXX	305232588	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305214962	XXXX	Borrower 1 First Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Borrower 1 Last Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	All Borrower Total Income	the1003Page	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Borrower 1 Executed 4506T Verified	employmentIncomePage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Borrower 1 Income Verification Level	employmentIncomePage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Number of Mortgaged Properties	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Liquid Funds Post-Close	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305182405	XXXX	Reviewed Total Monthly Liabilities	diligenceFinalLookPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305148759	XXXX	Final Qualifying Property Value	propertyValuationPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305182372	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
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XXXX	XXXX	305191872	XXXX	Property Type	the1008Page	XXXX	XXXX	XXXX
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XXXX	XXXX	305188926	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305178460	XXXX	Property Type	the1008Page	XXXX	XXXX	XXXX
XXXX	XXXX	305232488	XXXX	Is the Condo Project warrantable	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Qualifying FICO	the1008Page	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Borrower 1 Self-Employment Flag	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Borrower 2 Self-Employment Flag	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Initial Monthly P&I Or IO Payment	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Amortization Term	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305147599	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305172150	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305137082	XXXX	Property Zip Code	1003OcrPage	XXXX	XXXX	XXXX
XXXX	XXXX	305137082	XXXX	Qualifying Total Reserves Number of Months	assetPage	XXXX	XXXX	XXXX
XXXX	XXXX	305137082	XXXX	Calculated DSCR	diligenceFinalLookPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305170866	XXXX	Final Qualifying Property Value		XXXX	XXXX	XXXX
XXXX	XXXX	305190651	XXXX	Qualifying FICO		XXXX	XXXX	XXXX
XXXX	XXXX	305190651	XXXX	Amortization Term		XXXX	XXXX	XXXX
XXXX	XXXX	305190651	XXXX	Calculated DSCR		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Borrower 1 Last Name		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Loan Purpose		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Property Zip Code		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Prepayment Penalty Total Term		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Initial Monthly P&I Or IO Payment		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Maturity Date		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Amortization Term		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	Qualifying Total Debt Income Ratio		XXXX	XXXX	XXXX
XXXX	XXXX	305232490	XXXX	B1 Verified Citizenship Designation		XXXX	XXXX	XXXX
XXXX	XXXX	305232491	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305082341	XXXX	Property Value	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305082341	XXXX	Prepayment Penalty Flag	notePage	XXXX	XXXX	XXXX
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XXXX	XXXX	305217534	XXXX	Property Type		XXXX	XXXX	XXXX
XXXX	XXXX	305217463	XXXX	Third Party Market Rent Estimate		XXXX	XXXX	XXXX
XXXX	XXXX	305217463	XXXX	Subject Property Gross Rental income		XXXX	XXXX	XXXX
XXXX	XXXX	305217463	XXXX	Calculated DSCR		XXXX	XXXX	XXXX
XXXX	XXXX	305135303	XXXX	Final Qualifying Property Value	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232492	XXXX	Application Date		XXXX	XXXX	XXXX
XXXX	XXXX	305232492	XXXX	Prepayment Penalty Total Term		XXXX	XXXX	XXXX
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XXXX	XXXX	305232492	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305232478	XXXX	Loan ID	overrideTrueData	XXXX	XXXX	XXXX
XXXX	XXXX	305197542	XXXX	CLTV	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197542	XXXX	Mortgage Insurance Flag	supplementalDataEntryPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197542	XXXX	Qualifying Total Debt Income Ratio	diligenceFinalLookPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197542	XXXX	Application Date		XXXX	XXXX	XXXX
XXXX	XXXX	305232585	XXXX	Property Type		XXXX	XXXX	XXXX
XXXX	XXXX	305232457	XXXX	Lender Name	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241209	XXXX	Qualifying FICO	creditLiabilitiesPage	XXXX	XXXX	XXXX
XXXX	XXXX	305241209	XXXX	Prepayment Penalty Total Term	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241209	XXXX	Prepayment Penalty Calculation	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241209	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217582	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217582	XXXX	Monthly Property Tax Amount	titlePage	XXXX	XXXX	XXXX
XXXX	XXXX	305217404	XXXX	Property County	deedOfTrustPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217566	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217395	XXXX	Property County	deedOfTrustPage	XXXX	XXXX	XXXX
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XXXX	XXXX	305197521	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197092	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197092	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305197092	XXXX	Total Monthly Property Insurance Amount	propertyInsurancePage	XXXX	XXXX	XXXX
XXXX	XXXX	305172514	XXXX	Application Date	complianceDetailPage	XXXX	XXXX	XXXX
XXXX	XXXX	305232455	XXXX	Loan ID	manual	XXXX	XXXX	XXXX
XXXX	XXXX	305241178	XXXX	Note Date	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305217417	XXXX	Cash Disbursement Date	closingDetailsCreditOnlyPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217547	XXXX	Cash Disbursement Date	closingDetailsCreditOnlyPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217437	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217437	XXXX	Cash Disbursement Date	closingDetailsCreditOnlyPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217613	XXXX	Third Party Market Rent Estimate	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305217613	XXXX	Subject Property Gross Rental income	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305217613	XXXX	Actual in Place Rent From Lease	businessPurposePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241186	XXXX	Qualifying LTV	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305241186	XXXX	Qualifying CLTV	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305217378	XXXX	Cash Disbursement Date	closingDetailsCreditOnlyPage	XXXX	XXXX	XXXX
XXXX	XXXX	305241199	XXXX	Loan Amount	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241212	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305241212	XXXX	Interest Rate	notePage	XXXX	XXXX	XXXX
XXXX	XXXX	305241214	XXXX	Property Type	propertyValuationPage	XXXX	XXXX	XXXX
XXXX	XXXX	305241214	XXXX	Interest Rate	notePage	XXXX	XXXX	XXXX

Seller	Loan ID	Seller Loan ID	Investor Loan ID	Queue	Created Date	Last Modified Date	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Reviewer Comments	Seller Comments	Finding Resolution	Finding Document	Reviewer Comp Factors	Originator Comp Factors	State	Occupancy	Loan Purpose	Refinance Purpose	Unique Finding ID	Acknowledged / Waived By	Waiver in File?
XXXX	XXXX		305048373	Closed	2026-02-06 06:40	2026-02-19 09:45	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Articles of Organization uploaded for review. - Buyer-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. Articles of organization missing from the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXX XXXX XXX - XXXXXXXX XX XXXXXXXXX_XXXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	7484392	N/A	N/A
XXXX	XXXX		305048373	Closed	2026-02-09 01:25	2026-02-13 06:10	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Requested third party fraud report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Fraud Report uploaded for review - Buyer-XX/XX/XXXX Open-Missing Third Party Fraud Report Please provide copy of Fraud Identity or report to verify Fraud/OFAC etc. the provided document risk assessment on page XXX is not readable. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested third party fraud report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXX XXXX XXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	7509828	N/A	N/A
XXXX	XXXX		305074242	Closed	2026-03-16 11:04	2026-03-24 09:55	Resolved	1 - Information	B	A	Credit	Credit	Property potentially affected by FEMA Disaster(s) PUBLIC ASSISTANCE AREA (2)	Resolved-Post Disaster Inspection for subject property received. No damage. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property potentially affected by FEMA Disaster ID XXXX. SEVERE WINTER STORM, XX - Declared XX/XX/XXXX with an Incident End Date of XXXX-XX-XX with Public Assistance: YES and Individual Assistance: NO. Property inspection with exterior photos required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Post Disaster Inspection for subject property received. No damage. - Due Diligence Vendor-XX/XX/XXXX	XXX - XXXXXXX - XXX XXXXXXXXXX XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	8128002	N/A	N/A
XXXX	XXXX		305071445	Closed	2026-03-12 10:58	2026-03-14 14:12	Waived	2 - Non-Material	B	B	Property	Appraisal	Property/Appraisal General	Waived-Underwriting exception on the page XXXX: Exception review - approved to allow comparables over X miles and older. Appraiser explains due to availability for multi unit property. Comp factors: XXX fico, DSCR above X.XX,X+ mos reserves (vs. X) - Due Diligence Vendor-XX/XX/XXXX		Waived-Underwriting exception on the page XXXX: Exception review - approved to allow comparables over X miles and older. Appraiser explains due to availability for multi unit property. Comp factors: XXX fico, DSCR above X.XX,X+ mos reserves (vs. X) - Due Diligence Vendor-XX/XX/XXXX			DSCR is X.XXX. Minimum required per guidelines is X. Investor experience is Heavy. Investor Experience required per guidelines is None. Borrower(s) have X.XX months Reserves. Minimum required per guidelines is X months. Credit Score is XXX. Minimum required per guidelines is XXX.	XXXX	Investment	Purchase	NA	8071566	Originator Pre-Close	Yes
XXXX	XXXX		305074390	Closed	2026-03-24 03:31	2026-03-25 15:39	Acknowledged	2 - Non-Material	B	B	Compliance	State Reg	MI Prepayment Penalty Prohibited	Open-Per MCL XXX.XXc(X)(c), BPL prepayment penalties on first liens are prohibited if it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties. BPL prepayment penalties on first liens are prohibited if it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties - Due Diligence Vendor-XX/XX/XXXX						XXXX	Investment	Refinance	Cash Out - Other	8281648	Originator Post-Close	No
XXXX	XXXX		305074438	Closed	2026-03-24 05:58	2026-04-02 08:26	Resolved	1 - Information	D	A	Property	Missing Doc	Appraisal is Missing	Resolved-Requested Appraisal Provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Appraisal is Present or is Waived - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Appraisal is Missing The loan file contains a copy of the appraisal report however the document is corrupt and can't be opened. The loan file is missing the appraisal report supporting a value of $XXX,XXX and market rents of $X,XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Appraisal Provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Appraisal is Present or is Waived - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	8282790	N/A	N/A
XXXX	XXXX		305103746	Closed	2026-04-30 13:37	2026-05-18 10:14	Resolved	1 - Information	C	A	Credit	Credit	Assets not properly documented/insufficient	Resolved-The file contains a copy of the disbursement request and authorization and a copy of the account inquiry reflecting $XX,XXX.XX is available on the line. Not requiring proof of liquidation as the account is only being used for reserves. - Due Diligence Vendor-XX/XX/XXXX Counter-The guidelines do not exclude for reserves only the requirement to obtain evidence that the funds were transferred to the borrower's/sponsor's account. This is one of the requirements for using borrower funds- real estate secured. Missing evidence that the funds were transferred to the borrower's account. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-X/XX/XX - WJ - RESCIND FINDING PLEASE - Per section X.X.X, liquidation is required when funds are being used for down payment and closing costs. If funds are used for reserves, they are not required to be liquidated. - Seller-XX/XX/XXXX Open-Per guidelines dated X/XX/XX, section X.X, for Borrowed funds secured by real estate, Required Documents: X. Loan or line of credit must be secured by an asset that borrower/sponsor already owns, X. Statement to verify line limit and/or available credit and terms of secured loan, X. Evidence that the party providing the secured loan is not a party to the sale, and X. Obtain evidence that the funds were transferred to the borrower's/sponsor's account. For the HELOC acct#XXXX, missing evidence that the funds were transferred to the borrower's/sponsor's account. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-X/XX/XX - WJ - RESCIND FINDING PLEASE - Per section X.X.X, liquidation is required when funds are being used for down payment and closing costs. If funds are used for reserves, they are not required to be liquidated. - Seller-XX/XX/XXXX	Resolved-The file contains a copy of the disbursement request and authorization and a copy of the account inquiry reflecting $XX,XXX.XX is available on the line. Not requiring proof of liquidation as the account is only being used for reserves. - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by XX%. XxXX mortgage history for XX months. DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points.	XXXX	Investment	Refinance	Cash Out - Other	8975393	N/A	N/A
XXXX	XXXX		305103843	Closed	2026-04-27 07:25	2026-05-21 10:03	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing Required for Securitizations	Resolved-Updated valuation has been received. XXXXXXXX has been updated to reflect. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Upload document the same as provided on Pg#XXX of the loan file. XXXXXX XXX report is dated XX/XX/XXXX and per guidelines should be within XX-days of Note (X/X/XXXX). - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Second Appraisal/ Valuation is Missing Required for Securitizations XXXXXX report Provided in Doc PG# XXX has effective date XX/XX/XXXX as per Guideline It should be Within XX days Which is Above XX days from Note date Please update Valuation Report X or Secondary Valuation report - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated valuation has been received. XXXXXXXX has been updated to reflect. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX X XXXXXXXX XX .XXX XXXXXXXXX XXXXXX_XXXXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	8887223	N/A	N/A
XXXX	XXXX		305103843	Closed	2026-04-27 02:49	2026-05-12 09:14	Resolved	1 - Information	C	A	Property	Appraisal	Review Product 1 Valuation is Expired	Resolved-XXXXD completed within XX-days of closing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Review Product X Valuation is Expired (Review Product X Valuation Date is greater than XXX days from the Note Date of XX-XX-XXXX. Days Difference is XXX) XXXXXX XXX report has effective date of XX/XX/XXXX. Per guidelines, report to be within XX days. Valuation is expired. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXXXD completed within XX-days of closing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX XXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	8883280	N/A	N/A
XXXX	XXXX		305103711	Closed	2026-04-28 04:25	2026-05-07 13:23	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Loan Amount is $ XXX,XXX.XX, Title Coverage Amount of $XXXXXX is Less than Loan Amount, Updated as per Document. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	8912005	N/A	N/A
XXXX	XXXX		305103696	Closed	2026-05-04 01:07	2026-05-07 12:47	Acknowledged	2 - Non-Material	B	B	Compliance	State Reg	MI Prepayment Penalty Prohibited	Acknowledged-Per XXX XXX.XXx(X)(x), XXX prepayment penalties on first liens are prohibited if it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Per XXX XXX.XXx(X)(x), XXX prepayment penalties on first liens are prohibited if it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	9015404	Investor Post-Close	No
XXXX	XXXX		305073043	Closed	2026-05-12 11:18	2026-05-20 09:31	Resolved	1 - Information	C	A	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Resolved-New XXXXXX XXXXXXX XXXX matrix dated X/XX/XX provided. Min FICO XXX Cash Out LTV max XX%. Reduced LTV to XX% for vacant property. Transaction LTV is XX%, meets guideline. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited LTV of XX% is less than or equal to Guideline LTV of XX% - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. XXXXXX XXXXXXX XXXX MATRIX ATTACHED PLEASE CLEAR, THANK YOU! - Seller-XX/XX/XXXX Open-Audited LTV of XX% exceeds Guideline LTV of XX% Vacant property reduced LTV by X%. Exception required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. XXXXXX XXXXXXX XXXX MATRIX ATTACHED PLEASE CLEAR, THANK YOU! - Seller-XX/XX/XXXX	Resolved-New XXXXXX XXXXXXX XXXX matrix dated X/XX/XX provided. Min FICO XXX Cash Out LTV max XX%. Reduced LTV to XX% for vacant property. Transaction LTV is XX%, meets guideline. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited LTV of XX% is less than or equal to Guideline LTV of XX% - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXX XXXX.XXX		XxXX mortgage history for XX months. DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points. Borrower has owned subject investment property X years. Investor has X years of experience with investment properties.	XXXX	Investment	Refinance	Cash Out - Other	9152155	N/A	N/A
XXXX	XXXX		305086806	Closed	2026-05-10 23:40	2026-05-14 05:46	Resolved	1 - Information	D	A	Credit	Missing Doc	HO-6 Insurance Policy is Missing	Resolved-Resolved Borrower not using XX-X policy as XX-X premium is included in XXX payment. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower not using XX-X policy as XX-X premium is included in XXX payment, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-XX-X Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Walls in coverage per master XXX not needed - Buyer-XX/XX/XXXX Open-XX-X Insurance Policy is Missing Provide XX-X Insurance Policy it s missing from the service file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Resolved Borrower not using XX-X policy as XX-X premium is included in XXX payment. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower not using XX-X policy as XX-X premium is included in XXX payment, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-XX-X Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX - XXXXXX XXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9120744	N/A	N/A
XXXX	XXXX		305232641	Closed	2026-06-22 06:03	2026-07-01 10:38	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Fraud Report provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Third Party Fraud Report - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Fraud Report provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXX_XXXXX_XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9859210	N/A	N/A
XXXX	XXXX		305232641	Closed	2026-06-24 16:28	2026-07-01 10:24	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lease Agreement	Resolved-Lease agreement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Condition Resolved or Not Applicable. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide Lease agreement for Unit X to confirm it is not a month to month lease. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Lease agreement provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Condition Resolved or Not Applicable. - Due Diligence Vendor-XX/XX/XXXX	XXXX_XXXXXXX_XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9923144	N/A	N/A
XXXX	XXXX		305232641	Closed	2026-06-22 04:11	2026-07-01 10:24	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-Business Purpose Affidavit provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Business Purpose Affidavit provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'XXXX' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is ''. Business Purpose Affidavit is required for a XXXX loan. Business Purpose Affidavit Disclosure Indicator Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Business Purpose Affidavit provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Business Purpose Affidavit provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXX_XXXXXX_XXXX_XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9853592	N/A	N/A
XXXX	XXXX		305134993	Closed	2026-05-13 12:25	2026-05-15 10:21	Resolved	1 - Information	C	A	Credit	Title	Satisfactory Chain of Title not Provided	Resolved-Satisfactory Chain of Title has been provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Received Chain of Title - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Unsatisfactory Chain of Title provided Missing a XX month Chain of Title - Due Diligence Vendor-XX/XX/XXXX		Resolved-Satisfactory Chain of Title has been provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Received Chain of Title - Due Diligence Vendor-XX/XX/XXXX	XXXXX XX XXXXX (X).XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9177882	N/A	N/A
XXXX	XXXX		305215018	Closed	2026-05-21 17:18	2026-05-28 13:18	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited CLTV Exceeds Guideline CLTV Requirements	Waived-Document Uploaded. - Due Diligence Vendor-XX/XX/XXXX Waived-Document Uploaded. - Due Diligence Vendor-XX/XX/XXXX Waived-Exception provided for LTV. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited CLTV of XX% exceeds Guideline CLTV of XX% Requirement for P&L income loans. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Document Uploaded. - Due Diligence Vendor-XX/XX/XXXX Waived-Document Uploaded. - Due Diligence Vendor-XX/XX/XXXX Waived-Exception provided for LTV. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX XXXXXXXX (X).XXX XXXX_XXXXXXX_XXXX_XXX.XX.XXXX (X).XXXX XXXX XXXXXXX .XXXX		DTI is XX.XX below maximum DTI of XX. XXX Representative credit score exceeds the minimum required credit score of XXX by XX Points. XX.XX months reserves exceeds the minimum requirement of X months by XX.XX months over the required minimum. Borrower has $XX,XXX residual income after all expenses.	XXXX	Primary Residence	Refinance	Cash Out - Other	9334246	Originator Post-Close	Yes
XXXX	XXXX	CL2026041838	305143446	Closed	2026-05-22 06:54	2026-06-01 16:13	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Note Date	Resolved-XX loan, escrow state. Policy is in force on disbursement date and acceptable. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-XXXX received. Disbursement Date of X/XX/XXXX with an Interest Accrual Date of X/XX/XXXX. However, this is still after the Note Date. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-per the seller teh subject property is in the state of XX. Hazard information insurance can be effective can be effective from date of funding/disbursement recording when borrower officially becomes owner of property , and not by note date - Seller-XX/XX/XXXX Counter-Hazard Insurance Effective Date is X/XX/XXXX, which is after the Note Date of X/XX/XXXX. Disbursement Date does not resolve. Evidence property insure from Note Date X/XX/XX to Effective Date X/XX/XX required. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX received to move the Disbursement Date to X/XX/XXXX with the interest accrual date of X/XX/XXXX. Investment Property; not bound by XXXX regulations. - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Hazard Insurance Effective Date is X/XX/XXXX, which is after the Note Date of X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-per the seller teh subject property is in the state of XX. Hazard information insurance can be effective can be effective from date of funding/disbursement recording when borrower officially becomes owner of property , and not by note date - Seller-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX	Resolved-XX loan, escrow state. Policy is in force on disbursement date and acceptable. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-XXXX received. Disbursement Date of X/XX/XXXX with an Interest Accrual Date of X/XX/XXXX. However, this is still after the Note Date. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX received to move the Disbursement Date to X/XX/XXXX with the interest accrual date of X/XX/XXXX. Investment Property; not bound by XXXX regulations. - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXX XXXX-XXXXXXXXXXX XX (XX).XXX			XXXX	Investment	Purchase	NA	9343624	N/A	N/A
														Resolved-Primary Housing history considered as X month since loan closed on X/XX per Final XX page #XXX, Hence updated as X. Property profile report and fraud report shows previous recording has no mortgage. Hence property is		Resolved-Primary Housing history considered as X month										

XXXX	XXXX	CL2026050756	305143418	Closed	2026-05-27 05:27	2026-06-03 05:50	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	F&C. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-uploaded X/X - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Provide the property profile report for the primary residence to verify the ownership. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-uploaded X/X - Seller-XX/XX/XXXX	since loan closed on X/XX per Final XX page #XXX, Hence updated as X. Property profile report and fraud report shows previous recording has no mortgage. Hence property is F&C. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXX XXXXXXXX XXXXXXX.XXX			XXXX	Second Home	Purchase	NA	9389340	N/A	N/A
XXXX	XXXX	CL2026050756	305143418	Closed	2026-05-27 06:29	2026-06-02 07:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Loan approval doc provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-uploaded X/X - Seller-XX/XX/XXXX Open-Provide Loan Approval for the loan to confirm loan program. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-uploaded X/X - Seller-XX/XX/XXXX	Resolved-Loan approval doc provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXX XXXXXXXX.XXX			XXXX	Second Home	Purchase	NA	9391415	N/A	N/A
XXXX	XXXX	TC26050170	305232705	Closed	2026-05-28 01:44	2026-06-09 00:06	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Supplemental Report uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Title coverage amount of $XXX,XXX is less than the loan amount of $XXX,XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Supplemental Report uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9414357	N/A	N/A
XXXX	XXXX	TC26050170	305232705	Closed	2026-05-28 02:29	2026-06-03 23:23	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Loan Approval Document uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide loan approval document as it is missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Loan Approval Document uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX (XX).XXX			XXXX	Investment	Refinance	Cash Out - Other	9414772	N/A	N/A
XXXX	XXXX	P26040638	305232708	Closed	2026-05-29 05:46	2026-06-09 12:22	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Uploaded Gap report X/X/XXXX, meets Guidelines. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Uploaded is initial credit report, Guidelines require either Gap report or Undisclosed Debt Monitoring. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Gap report X/X/XXXX, meets Guidelines. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXX (X).XXX XXXXXXXX XXXXXXXXXX XXXX.XXX XXXXXXXX XXXXXXXXXX XXXXXX XXXXXXX.XXX XXXXXXXX XXXXXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9445609	N/A	N/A
XXXX	XXXX	P26040638	305232708	Closed	2026-05-29 05:46	2026-06-09 12:21	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Uploaded Borrower Letter of Explanation primary housing payment free. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements The borrower currently has no primary housing expenses, needs a letter of explanation to confirm that borrower is living rent-free. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Borrower Letter of Explanation primary housing payment free. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX XXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9445608	N/A	N/A
XXXX	XXXX	P26040638	305232708	Closed	2026-05-29 07:51	2026-06-03 10:46	Resolved	1 - Information	D	A	Credit	Missing Doc	Purchase Contract is Missing	Resolved-FSBO Escrow Instructions in lieu of Purchase Contract. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Loan Purpose is Purchase but Purchase Contract Doc is Missing Purchase Contract Doc is Missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-FSBO Escrow Instructions in lieu of Purchase Contract. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9447403	N/A	N/A
XXXX	XXXX	P26040638	305232708	Closed	2026-06-02 12:38	2026-06-03 10:45	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Fraud Product	Resolved-Uploaded Fraud report. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Fraud report. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Fraud report. - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX (X).XXX			XXXX	Primary Residence	Purchase	NA	9508751	N/A	N/A
XXXX	XXXX	TA26020702	305232706	Closed	2026-05-29 03:03	2026-06-03 07:58	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Missing	Resolved-Hazard Insurance Policy uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Hazard Insurance Policy Missing HOI policy document in file. Provide policy with sufficient coverage, rent loss if required and effective dates. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Policy uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXX - XX-X X.XXX XXXXXX XXXXXXXXX XXXXXXXXXXX XXXX XXXXXXXX.XXX XXXXXX XXXXXXXXX - XX-X.XXX			XXXX	Investment	Refinance	Cash Out - Other	9442502	N/A	N/A
XXXX	XXXX	CL2026051588	305143403	Closed	2026-06-01 13:25	2026-06-05 09:55	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-All Fraud Report Alerts have been cleared or None Exist - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Fraud Report Shows Uncleared Alerts Fraud report has uncleared alerts. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-All Fraud Report Alerts have been cleared or None Exist - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXX XXXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	9483725	N/A	N/A
XXXX	XXXX	CL2026051588	305143403	Closed	2026-05-29 09:11	2026-06-05 09:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-A personal guaranty was not issued no this loan due to the borrower signing individually and in the entity name on the Note. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Guaranty Agreement Doc is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-A personal guaranty was not issued no this loan due to the borrower signing individually and in the entity name on the Note. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XX XXXX - XXXXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9448843	N/A	N/A
XXXX	XXXX	CL2026051588	305143403	Closed	2026-06-01 13:10	2026-06-05 09:46	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Primary address needs to be verified. XX month Primary housing history has not been verified. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXXXXXXXX XXXXXXXXXXXXX XXX XXXXXXXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9483373	N/A	N/A
XXXX	XXXX	CL2026051588	305143403	Closed	2026-05-29 08:57	2026-06-04 11:15	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Hazard Insurance Coverage Amount of $XXX,XXX is less than Required Coverage Amount of $XXX,XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXXX XXXXXXXXX - XX-X (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	9448535	N/A	N/A
XXXX	XXXX	CL2026051357	305143408	Closed	2026-06-01 04:05	2026-06-10 06:57	Resolved	1 - Information	D	A	Credit	Missing Doc	B1 Verification of Undisclosed Debt Monitoring	Resolved-Gap Report dated no more than XX calendar days prior to note date provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-UDM Attached - Seller-XX/XX/XXXX Open-Borrower X Missing Verification of Undisclosed Debt Monitoring (UDM) Provide Evidence of Undisclosed Debt Monitoring (UDM) for borrower. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-UDM Attached - Seller-XX/XX/XXXX	Resolved-Gap Report dated no more than XX calendar days prior to note date provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXX !.XXX XXXXX_XXXXXX-XXXXXXX_XXX X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9471627	N/A	N/A
XXXX	XXXX		305232707	Closed	2026-06-03 11:47	2026-06-11 09:26	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-If you continue reading, it says if both scores are provided, which both are, they both need to be X.X or less. CU is X.X so these don't work. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Direct from GL - The Seller may submit the appraisal report to Collateral Underwriter® (CU®) or Loan Collateral Advisor® (LCA). An eligible score is X.X or less. The file must include a copy of the Submission Summary Report(SSR). (Only one score required, if both scores (CU & LCA) provided, both required to be X.X or less). If the score exceeds X.X, the file must include either an enhanced desk review, AVM, field review, or second appraisal. Since both were provided, they both must be X.X or less. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Don't need CDA since one shows X.X or less - Seller-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Don't need CDA since one shows X.X or less - Seller-XX/XX/XXXX	Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXX XXX - X.X.XXX XXX XXX - X.X.XXX XXX - XXX.XXX XX XXXX XXX XX XXXXX XXX XXX XXX XXX.XXX			XXXX	Primary Residence	Purchase	NA	9535220	N/A	N/A
XXXX	XXXX		305232707	Closed	2026-06-03 11:37	2026-06-10 09:43	Resolved	1 - Information	C	A	Credit	Credit	Borrower 1 spouse has not approved transaction	Resolved-Interspousal transfer deed provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-XX is a community property state which would require spousal consent on a primary residence or interspousal deed to be provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Hello, this is a PR purchase, cob is not required to sign approval - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Hello, this is a PR purchase, cob is not required to sign approval - Seller-XX/XX/XXXX	Resolved-Interspousal transfer deed provided. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXX XXX XXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9534995	N/A	N/A
XXXX	XXXX		305232707	Closed	2026-06-03 11:36	2026-06-08 11:00	Resolved	1 - Information	C	A	Credit	Borrower	Borrower information on 1003 is incomplete	Resolved-Updated XXXX provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The final XXXX declarations was marked that the borrower has applied for a mortgage on another property AND marked this property will be subject to a lien. Please provide documentation for both of these to clarify. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated XXXX provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9534982	N/A	N/A
XXXX	XXXX		305232722	Closed	2026-06-12 15:32	2026-06-16 07:52	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Final settlement statement was provided reflecting the deposit of $XX,XXX. Finding has been resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. The HUD statement in the file is not reflecting the $XX,XXX deposit. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final settlement statement was provided reflecting the deposit of $XX,XXX. Finding has been resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXX XXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9726537	N/A	N/A
XXXX	XXXX		305232722	Closed	2026-06-11 00:41	2026-06-16 01:43	Resolved	1 - Information	D	A	Credit	Missing Doc	Purchase Contract is Missing	Resolved-Purchase Contract uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Purchase Contract Doc is not Missing, or is Not Applicable. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Loan Purpose is Purchase but Purchase Contract Doc is Missing Purchase Contract Doc is Missing in the file however Contract of sale addendum is present - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Purchase Contract uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Purchase Contract Doc is not Missing, or is Not Applicable. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9676665	N/A	N/A
														Resolved-This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg. XXX and the Final Closing disclosure on Pg. XXX reflects escrows. Rate lock date was entered correctly – see Pg.XXX. An interior and exterior appraisal was completed for this property – see Pg. XX , the appraisal disclosure was provided to the borrower(s) and copy of the appraisal was given to the borrower – see Pg. XXX for the copy of the disclosure. The loan meets HPML guidelines. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg. XXX and the Final Closing disclosure on Pg. XXX reflects escrows. Rate lock date was entered correctly – see Pg.XXX. An interior and exterior appraisal was completed for this property – see Pg. XX , the appraisal disclosure was provided to the borrower(s) and copy of the appraisal was given to the borrower – see Pg. XXX for the copy of the disclosure. The loan meets HPML guidelines. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify		Resolved-This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg. XXX and the Final Closing disclosure on Pg. XXX reflects escrows. Rate lock date was entered correctly – see Pg.XXX. An interior and exterior appraisal was completed for this property – see Pg. XX , the appraisal disclosure was provided to the borrower(s) and copy of the appraisal was given to the borrower – see Pg. XXX for the copy of the disclosure. The loan meets HPML guidelines. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved-This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan											

XXXX	XXXX		305141333	Closed	2026-06-11 05:07	2026-07-09 14:31	Resolved	1 - Information	C	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s MISSING, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan does not meets HPML guidelines. - Due Diligence Vendor-XX/XX/XXXX Open-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg. XXX and the Final Closing disclosure on Pg. XXX reflects escrows. Rate lock date was entered correctly – see Pg.XXX. An interior and exterior appraisal was completed for this property – see Pg. XX , the appraisal disclosure was provided to the borrower(s) and copy of the appraisal was given to the borrower – see Pg. XXX for the copy of the disclosure. The loan meets HPML guidelines. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	Cash Out - Other	9678453	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-11 05:07	2026-07-07 19:02	Resolved	1 - Information	C	A	Compliance	TRID	Federal - Closing Disclosure and Consummation Date	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Counter-The initial CD is missing. If both the initial and final CD are dated X/XX, this results in a valid failure due to the mandatory X-day waiting period. - Due Diligence Vendor-XX/XX/XXXX Open-. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Uploaded - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-The Initial Closing Disclosure was provided on (XXXX-XX-XX) via (Other). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction not later than three business days prior to the consummation date of (XXXX-XX-XX). Since the Initial Closing Disclosure was not provided in person, a consumer is considered to have received it on (XXXX-XX-XX), which is three business days after it was delivered or placed in the mail. Since the Initial Closing Disclosure was not provided to the consumer in person, it should have been provided to the consumer no later than (XXXXXXXX), for consummation to occur on (XXXX-XX-XX). (XX CFR XXXX.XX(f)(X)(ii)(A)); XXXX.XX(f)(X)(iii)) Initial CD provided, However it was unsigned. Provide e-sign disclosure doc or disclosure tracking summary doc. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Uploaded - Seller-XX/XX/XXXX	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XX X.XX.XX.XXX XXXXXXX XXXXXXXXXX - XXXXXX.XXX XX X.XX.XX.XXX XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9678454	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-11 05:07	2026-07-07 19:02	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Counter-The COC in the file is dated X/XX; however, there is no corresponding re-disclosure document included in the file other than the X/XX CD. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Pleawse review upload - Seller-XX/XX/XXXX Open-Discount points increased at initial CD without valid COC or rate lock confirmation in file. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Points - Loan Discount Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Pleawse review upload - Seller-XX/XX/XXXX	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XX X.XX.XX.XXX XXXXXXX XXXXXXXXXX - XXXXXX.XXX XX X.XX.XX.XXX XXX.XXX XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9678457	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-01 04:34	2026-06-11 15:57	Resolved	1 - Information	D	A	Compliance	Disclosure	Missing Intent to Proceed	Resolved-Client provided intent to proceed. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Open-Missing Signed Intent to Proceed Disclosure. Required on Primary Residence and Second Homes. Missing Signed Intent to Proceed Disclosure - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX	Resolved-Client provided intent to proceed. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXXXXX XX XXXXXX XX XXXXXXX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9471782	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-01 04:33	2026-06-11 15:49	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved-Lender provided initial CD. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded - Buyer-XX/XX/XXXX Open-TRID: Missing Closing Disclosure Initial Closing Disclosure is missing in file - Due Diligence Vendor-XX/XX/XXXX		Resolved-Lender provided initial CD. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XX X.XX.XX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9471779	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-01 04:35	2026-06-11 01:44	Resolved	1 - Information	D	A	Compliance	Missing Doc	Consumer Caution and Home Owner Counseling Notice is Missing	Resolved-Homeownership Counseling Disclosure uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX Open-Consumer Caution and Home Owner Counseling Notice is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. uploaded - Seller-XX/XX/XXXX	Resolved-Homeownership Counseling Disclosure uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_ XXXX XXXXXXXXX XXXXXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9471790	N/A	N/A
XXXX	XXXX		305141333	Closed	2026-06-01 02:16	2026-06-10 04:14	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Requested additional assets provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please review upload - Seller-XX/XX/XXXX Open-Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) There is a shortage of -$XX,XXX.XX assets require assets to qualify the loan - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Please review upload - Seller-XX/XX/XXXX	Resolved-Requested additional assets provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Primary Residence	Purchase	Cash Out - Other	9470752	N/A	N/A
XXXX	XXXX	W26030123	305232704	Closed	2026-07-07 10:47	2026-07-07 10:49	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV.	Waived-Exception Approved XX% LTV on P&L Only. - Due Diligence Vendor-XX/XX/XXXX Waived-Audited LTV of XX% exceeds Guideline LTV of XX% . - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception Approved XX% LTV on P&L Only. - Due Diligence Vendor-XX/XX/XXXX Waived-Audited LTV of XX% exceeds Guideline LTV of XX% . - Due Diligence Vendor-XX/XX/XXXX			XX.X% DTI is below the maximum XX% DTI by X.X%. XXX Representative credit score exceeds the minimum required of XXX by XX points.	XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10095932	Investor Post-Close	No
XXXX	XXXX	W26030123	305232704	Closed	2026-06-05 13:17	2026-07-07 10:33	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-Uploaded Verification of Mortgage states no monthly payments required, mortgage released. Notice of Default X/X/XXXX aged XX+ months. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Uploaded Verification of Mortgage Section "No of late payments" & "Satisfactory account" are blank. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Uploaded Final Title policy doesn't show Title Commitment Requirement #X Mortgage Recorded XX/XX/XXXX for $XX,XXX. However mortgage payment history is not documented. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-We provided a copy of the Final Title policy and #X is no longer on Title - Seller-XX/XX/XXXX Counter-Per Title Commitment requirement #X Second Mortgage X/XX/XXXX (as typed), Recorded XX/XX/XXXX for $XX,XXX. Missing payment history documentation. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Documentation missing from Uploaded: Title Commitment requirement #X Second Mortgage Originated X/XX/XXXX for $XX,XXX. Missing documentation payment history and monthly payment #X and Subordination Agreement OR payment history and monthly payment (if applicable) and Release of mortgage, must meet Guidelines. Regarding Notice of Default. Borrower Quitclaim to property XX/X/XXXX, Notice of Default X/X/XXXX which is XX+ months aged. A quitclaim deed transfers whatever ownership interest the grantor currently holds in a property to the grantee. This means the grantee takes the property "as is," inheriting any liens, unpaid taxes, or other claims. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property Title Issue . Page XXX property report shows Notice of Default X/X/XXXX. However Page XXX property report does not show Notice of Default. Please provide documentation to clarify discrepancy. Borrower Purchased/Transfer Deed property XX/X/XXXX. Subject Transaction CD shows Xst Mortgage CD paid thru closing was Originated X/X/XXXX. Missing satisfactory payment history for cured default (if NOD valid) from XX/XXXX - X/X/XXXX. Guidelines Page XX NOD considered a XxXXxXX under housing history restrictions, ineligible. Title Commitment requirement #X Second Mortgage. Missing documentation payment history and monthly payment #X and Subordination Agreement OR payment history and monthly payment (if applicable) and Release of mortgage. Pending Exception Approval. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-We provided a copy of the Final Title policy and #X is no longer on Title - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Verification of Mortgage states no monthly payments required, mortgage released. Notice of Default X/X/XXXX aged XX+ months. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXX XXX.XXX XXXXXXX XXXXX XXXX XXXXX.XXX XXXXXXX XXXXXXXXX XXXXXXXX XX XXX XXXXXXX.XXX XXXXX XXXXX XXXXXX.XXX XXX XXX XXX.XXX XXXXXXXXX XXXX.XXX XX XXXX X - XXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9585930	N/A	N/A
XXXX	XXXX	W26030123	305232704	Closed	2026-06-02 01:32	2026-06-09 12:14	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Waived-Exception Approved XX% LTV on P&L Only. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited LTV Exceeds Guideline LTV Matrix P&L Income Maximum LTV/CLTV XX%. Pending Exception Approval. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Exception Approved XX% LTV on P&L Only. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX XXXXXXXX.XXX		XX.X% DTI is below the maximum XX% DTI by X.X%. XXX Representative credit score exceeds the minimum required of XXX by XX points.	XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9492884	Investor Post-Close	No
XXXX	XXXX	W26030123	305232704	Closed	2026-06-01 23:40	2026-06-09 00:15	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-As per the matrix, We only require X month reserves for loan amount, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. our guidelines require only X months - Seller-XX/XX/XXXX Open-Audited Reserves of X.XX month(s) are less than Guideline Required Reserves of X month(s) Provide additional assets for required X months post close reserves. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. our guidelines require only X months - Seller-XX/XX/XXXX	Resolved-As per the matrix, We only require X month reserves for loan amount, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXX - XXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9492348	N/A	N/A
														Resolved-As is a XXXXXXXXXX XXXXXX-XXXXXX Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a		Resolved-This is a XXXXXXXXXX XXXXXX-XXXXXX Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a XXXXXXXXXX XXXXXX-XXXXXX Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on										

XXXX	XXXX	W26030123	305232704	Closed	2026-06-02 01:31	2026-07-07 10:45	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	California - Higher Priced Mortgage Loan (First Lien 06/2013) (Conforming)	XXXXXXXXXX XXXXXX-XXXXXX Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9492880	N/A	N/A
XXXX	XXXX	W26030123	305232704	Closed	2026-06-02 01:31	2026-07-07 10:45	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. 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The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#XX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX, and confirmation the appraisal was delivered to the borrower – see Pg#XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. 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The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9492878	N/A	N/A
XXXX	XXXX	W26040782	305232709	Closed	2026-06-02 09:18	2026-06-09 10:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Business Narrative received; - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower self-employed business narrative from is missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Business Narrative received; - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9501551	N/A	N/A
XXXX	XXXX	W26040782	305232709	Closed	2026-06-02 09:16	2026-06-09 10:05	Resolved	1 - Information	C	A	Credit	Doc Issue	Missing asset documentation (ATR)	Resolved-Proper documentation received; finding resolved; - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. transferred the funds internally copy of the Disbursement Summary - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing proof of asset documents for XXXXX acct#XXXX which is listed on final XXXX and as per pg#XXX borrower is getting $XXX,XXX as equity distribution which is adjusted in payoff on Final CD, but no proof of documents available to verify that funds has been sent closing or received by borrower. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. transferred the funds internally copy of the Disbursement Summary - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Proper documentation received; finding resolved; - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXX (X).XXX XX-XXXXXX XXXXXXXXXXXXX XXXXXXX XXXXXX - XXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9501501	N/A	N/A
XXXX	XXXX	W26040782	305232709	Closed	2026-06-02 09:46	2026-06-09 00:45	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Updated XXXX Document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. The monthly HOI on XXXX is showing $XXX.XX, whereas per documents it is $XXX.XX, due to the calculated DTI showing difference. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated XXXX Document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9502041	N/A	N/A
XXXX	XXXX	SC26040398	305232689	Closed	2026-06-02 00:25	2026-06-05 08:19	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-A personal guaranty was not issued on this loan due to the borrower signing individually and in the entity on the Note. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Provide Guaranty Agreement Doc as it is Missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-A personal guaranty was not issued on this loan due to the borrower signing individually and in the entity on the Note. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XX XXXX - XXXXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9492493	N/A	N/A
XXXX	XXXX	W26040777	305232688	Closed	2026-06-03 04:43	2026-06-10 08:50	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Qualifying LTV is XX.XX% but the XXXX Page Qualifying LTV is XX.XXX% due appraisal value as per the XXXX document is $XXX,XXX as per the appraisal Value is $XXXXXX provide the updated XXXX document with appraisal value of $XXXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9521791	N/A	N/A
XXXX	XXXX	W26040777	305232688	Closed	2026-06-03 04:59	2026-06-09 01:22	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-Initial XXXX Provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Initial XXXX is missing for Borrower X. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Initial XXXX Provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9521891	N/A	N/A
XXXX	XXXX	MB26040786	305232681	Closed	2026-06-08 10:52	2026-06-18 11:02	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing income documentation	Resolved-Provided documentation for concurrent loan. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The mortgage documentation for the concurrent loans (XXXXXXXXXXX) for the property at XXXX XXXXXXXXX, for XXXXXXXXXX for the property at XXXXX XXXXXXXXX XX, for XXXXXXXXXX for the property at XXXX XXXXXXXXX. The mortgage payment needs to be verified that it was the amount used in the approval. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-what documentation for those properties do you need? please be specific - Seller-XX/XX/XXXX Open-Missing concurrent loan documentation (XXXXXXXXXXX) for the property at XXXX XXXXXXXXX, for XXXXXXXXXX for the property at XXXXX XXXXXXXXX XX, for XXXXXXXXXX for the property at XXXX XXXXXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-what documentation for those properties do you need? please be specific - Seller-XX/XX/XXXX	Resolved-Provided documentation for concurrent loan. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXX XXX XXXXXX XXX XXXXXXXXXX.XXX XXXXXX XXX XXX XXXXXX XXX XXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9606117	N/A	N/A
XXXX	XXXX	MB26040786	305232681	Closed	2026-06-08 08:28	2026-06-11 07:33	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title with coverage reflected was provided. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $X is Less than Loan Amount The title policy in the file does not reflect the coverage amount. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title with coverage reflected was provided. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX XXXX XXXXXX XX XXXXX XXX (X-X-XX)(X)-XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9602748	N/A	N/A
XXXX	XXXX	MB26040786	305232681	Closed	2026-06-08 10:53	2026-06-08 12:23	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Business Bank Statements Missing Unable to locate the bank statement for the month of April XXXX with total deposits of $X,XXX,XXX.XX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	9606140	N/A	N/A
XXXX	XXXX	MB26040788	305232682	Closed	2026-06-03 05:49	2026-06-10 07:30	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Primary Mortgage History considered X months per supplement credit report and previous lender mortgage statement with X months payments provided. Hence considered XX months housing history - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Hello, Here is the credit supplement showing the current mortgage with NR/SMS/CAL is rated for X months and mortgage statements for the prior Lender covering X months. XX months total. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements Primary Mortgage History actual X months per CBR but unable to verify XX months housing history. provide XX month housing history - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Hello, Here is the credit supplement showing the current mortgage with NR/SMS/CAL is rated for X months and mortgage statements for the prior Lender covering X months. XX months total. - Seller-XX/XX/XXXX	Resolved-Primary Mortgage History considered X months per supplement credit report and previous lender mortgage statement with X months payments provided. Hence considered XX months housing history - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXX.XXX XXXXXXXX XXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9523700	N/A	N/A
XXXX	XXXX	W26040020	305232678	Closed	2026-06-05 09:47	2026-06-30 00:25	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-XX Months Rent Payment History provided, Housing History Meets XXXXXXXXX Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements Provide VOR document to verify the rent history - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XX Months Rent Payment History provided, Housing History Meets XXXXXXXXX Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX XXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9578226	N/A	N/A
														Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Hazard information provided has already been reviewed. Please provide the policy with Public Insurance as reflected on the final closing documents. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Ready for Review-Document											

XXXX	XXXX	W26040020	305232678	Closed	2026-06-09 12:21	2026-06-22 09:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Missing	Open-The additional coverage with Public Insurance is missing from the loan file. Please provide. - Due Diligence Vendor-XX/XX/XXXX	Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX.XXX XX XXXXX XX XXXXXXXXX.XXX XXXXXXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9631697	N/A	N/A
XXXX	XXXX	W26040020	305232678	Closed	2026-06-09 11:49	2026-06-12 09:46	Resolved	1 - Information	C	A	Credit	Assets	Asset Qualifications do not meet requirements	Resolved-Assets provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Asset Qualification Does Not Meet XXXXXXXXX Requirements Thirty days of assets verification is missing from the loan file for the accounts ending in XXXX with XXXX and XXXX with XXXX. Verification is required to support the wire transfers to escrow documented on pages XXX-XXX and XXX-XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Assets provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9630424	N/A	N/A
XXXX	XXXX	W26040020	305232678	Closed	2026-06-05 09:57	2026-06-12 07:25	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Requested XX months banks statements provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Business Bank Statements Missing Borrower X Business Bank Statements to support the income with XXXXXX and XXXXXXXXXX XXX XXXXXX XXX are missing from the loan file. Please provide XX months business bank statements for each business support the income being used for qualification. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested XX months banks statements provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9578386	N/A	N/A
XXXX	XXXX	W26040020	305232678	Closed	2026-06-05 09:54	2026-06-12 05:55	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Requested secondary valuation CDA with Moderate risk provided, updated & conditions resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing from the loan file. Please provide. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested secondary valuation CDA with Moderate risk provided, updated & conditions resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXXX _ XXX XXX XXX XXXXX_.XXX XXXX _ XXX XXX XXX XXXXX.XXX XXXXXXXXXX XXXXXXX XXXXXXXX (X).XXX			XXXX	Primary Residence	Purchase	NA	9578352	N/A	N/A
XXXX	XXXX		305232535	Closed	2026-06-08 15:21	2026-06-22 11:09	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Credit Score not updated and Qualifying Rate of X.XXX doesn't match the Note Rate of X.XXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Per Guidelines: Qualifying Foreign Credit - For Foreign National Borrowers without Qualifying U.S. Credit, qualify and price at XXX FICO when determining eligibility and pricing per rate sheet. ----- Final XXXX Qualifying Credit Score to be updated. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX XXXX.XXX			XXXX	Investment	Purchase	NA	9614362	N/A	N/A
XXXX	XXXX		305232535	Closed	2026-06-08 15:37	2026-06-22 11:09	Resolved	1 - Information	C	A	Credit	Credit	Appraisal deficiency.	Resolved-Appraisal correction received - finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Appraisal to be corrected - in the Project Information section at the bottom of page X of X of the report, it states the Primary Occupancy of the subject will be a Primary Residence - this is not allowed per guidelines for Foreign National borrowers - appraisal to be corrected to match transaction type. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Appraisal correction received - finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX(XXXXXXXXXXXXX)-XX.XXX			XXXX	Investment	Purchase	NA	9614864	N/A	N/A
XXXX	XXXX		305232535	Closed	2026-06-08 15:50	2026-06-16 09:12	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Citizenship Identification Documentation Missing	Resolved-Validation Resolved or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. borrower is foreign national UW to XXXXX see snippet attached - Seller-XX/XX/XXXX Open-Borrower X Non-US Citizen Identification Document Missing. Please provide acceptable documentation. Copy of the borrower's valid and unexpired visa (including photograph) OR an I-XXX form with valid extension dates and I-XX (VISA provided in the loan file is not a valid VISA - it's a border crossing Visa) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. borrower is foreign national UW to XXXXX see snippet attached - Seller-XX/XX/XXXX	Resolved-Validation Resolved or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXX.XXX			XXXX	Investment	Purchase	NA	9615282	N/A	N/A
XXXX	XXXX	W26050242	305232686	Closed	2026-06-05 03:03	2026-06-17 23:49	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXXX is Less than Loan Amount Title coverage amount of $XXXXXXX is less than loan amount. Please provide documentation to support sufficient coverage at or above the loan amount. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXXX XXXX XXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9572708	N/A	N/A
XXXX	XXXX	TA26040140	305232679	Closed	2026-06-04 05:01	2026-06-11 00:08	Resolved	1 - Information	C	A	Credit	Credit	Lender Approval Form is Missing	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Lender Approval Form is missing from the loan file. Please provide. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9548946	N/A	N/A
XXXX	XXXX	TA26040575	305232691	Closed	2026-06-04 01:57	2026-06-16 09:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Guaranty Agreement Document uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Provide Guaranty Agreement for both borrowers as it is missing in the file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Guaranty Agreement Document uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX - XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9547817	N/A	N/A
XXXX	XXXX	TA26040575	305232691	Closed	2026-06-04 03:28	2026-06-11 00:06	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide loan approval document as it is missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9548486	N/A	N/A
XXXX	XXXX		305135293	Closed	2026-06-05 00:08	2026-07-14 12:51	Resolved	1 - Information	B	A	Compliance	State Reg	NJ Prepayment Penalty Prohibited	Resolved-Document uploaded and reviewed. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-re-executed Note - LLC. Original being overnighted to Computershare - Due Diligence Vendor-XX/XX/XXXX Open-Per outside counsel guidance, XXX prepayment penalties are only allowed for loans signed by a Corporation. prepayment penalties Updated as per Note document. Business is a LLC entity. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Document uploaded and reviewed. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Investment	Refinance	Cash Out - Other	9571524	N/A	N/A
XXXX	XXXX	W26040477	305232690	Closed	2026-06-05 00:33	2026-06-12 05:57	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Requested third party fraud report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Third Party Fraud Report Third Party Fraud Report is missing from the loan file. Please provide. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested third party fraud report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	9571620	N/A	N/A
XXXX	XXXX		305232794	Closed	2026-06-10 09:26	2026-06-17 13:01	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-Per the Final XXXX, the borrower is residing at XXXX X XXXXXX XXXXX XX with no primary housing expense; however, there is no letter in the file from the borrower stating as such. Please provide the letter from the borrower. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements Current Rent History - Borrower is currently living rent free, rent free letter is missing to verify. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXXX.XXX XXXXXXXXX_XXXXXXXXX XXX.XXX			XXXX	Investment	Purchase	NA	9653270	N/A	N/A
XXXX	XXXX		305232789	Closed	2026-06-10 02:42	2026-07-24 11:21	Resolved	1 - Information	C	A	Compliance	Closing	Note Does Not Indicate a Prepayment Penalty but CD Indicates a Prepayment Penalty	Resolved-PPP Received and updated - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Note Does Not Indicate a Prepayment Penalty but XX Indicates a Prepayment Penalty Note and the Deed of Trust do not indicate a prepayment penalty; However, the Final XX reflects there is a prepayment penalty. Please provide the prepayment penalty addendum and rider or an updated Final XX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-PPP Received and updated - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXX XXXXXXXX XX XXX XXXX XXXXXXXXX.XXX XXXXXXXXX XXX XXXXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9647093	N/A	N/A
XXXX	XXXX		305232789	Closed	2026-06-10 01:23	2026-06-22 10:11	Waived	2 - Non-Material	C	B	Credit	Eligibility	Ineligible Housing History per program guidelines	Waived-$XXX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. DSCR ratio of X.XX exceeds the minimum requirement of X by X.XX points. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements X months of housing history was verified for the primary mortgage; however, XX months are required per guidelines. Please provide VOM. - Due Diligence Vendor-XX/XX/XXXX		Waived-$XXX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. DSCR ratio of X.XX exceeds the minimum requirement of X by X.XX points. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9646410	Investor Post-Close	No
XXXX	XXXX	MB26040789	305232684	Closed	2026-06-05 07:16	2026-06-17 09:04	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-XXXX still reflects the incorrect income amount on the document provided. Please provide the updated XXXX to reflect the correct income amount. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. XXXX and INCOME CALCULATION worksheet shows income of $ XXX,XXX.XX whereas XXXX shows XXX,XXX.XX provide updated XXXX with correct income . - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXXXXX XXXX.XXX XXXXXXX XXXXX XXXX X XXXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9576092	N/A	N/A
XXXX	XXXX	MB26040789	305232684	Closed	2026-06-10 15:24	2026-06-15 09:35	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Loan Amount is greater than Guideline Maximum Loan Amount.	Waived-Exception provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Loan Amount of $XXXXXXX is greater than the XXXXXXXXX Maximum Loan Amount of $XXXXXXX Per the Diamond Full and Alt Doc matrix dated XX/XX/XXXX, for investment properties, the maximum loan amount is $X,XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Exception provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX XXXXXXXX XXX XX XX $X XXX.XXX		XX.XX% LTV is below the maximum XX% by XX.XX%. XX.XX% DTI is below the maximum DTI by X.XX%. Borrower has $XXX,XXX residual income after all expenses.	XXXX	Investment	Refinance	Cash Out - Other	9667573	Originator Pre-Close	Yes
XXXX	XXXX	TA26020811	305232614	Closed	2026-06-08 04:20	2026-06-16 10:51	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Corrected XXXX provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. My apoligies - See revised / showing on pg XX now. thank you - Seller-XX/XX/XXXX Counter-The XXXX provided still does not reflect the self-employment or ownership for the company XXXX XXXXX XXX, XXX XXX XXXXXXXX. Please provide. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-On Final XXXX for XXXX XXXXX XXXX XXX XXX XXXXXXXX employment, borrower Self-employment check and % of ownership are missing. Please correct final XXXX to reflect as self-employed for XXXX XXXXX XXX XXX XXX XXXXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. My apoligies - See revised / showing on pg XX now. thank you - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Corrected XXXX provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXX X XXXX XXXXXXXX.XXX XXXXX XXXX X XX XXX XXX XXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9598338	N/A	N/A
XXXX	XXXX	TA26020811	305232614	Closed	2026-06-08 01:52	2026-06-15 09:47	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Hello, See HOI page XX showing RC verbiage - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Hazard insurance documentation in file on page XXX does not meet minimum coverage requirements. Please provide documentation to support sufficient hazard coverage. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Hello, See HOI page XX showing RC verbiage - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX	XXX - XXX XXXX XX XXX XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9597375	N/A	N/A
XXXX	XXXX	W26040198	305232685	Closed	2026-06-08 09:46	2026-07-01 11:34	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Uploaded XXXXXX XXXXX xxXXXX XXXXXXX XXXX statement. - Due Diligence Vendor-XX/XX/XXXX Resolved-Jan XXXX Business Bank Account Statement #XXXX uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Business Bank Statements Missing Missing business bank statement from XXXXXX XXXXX acct#XXXX, for XXXXXXX XXXX to include in income calculation. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded XXXXXX XXXXX xxXXXX XXXXXXX XXXX statement. - Due Diligence Vendor-XX/XX/XXXX Resolved-Jan XXXX Business Bank Account Statement #XXXX uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXX XXX XX XXXX XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9604328	N/A	N/A
														Resolved-Uploaded XXX XXXX xxXXXX transfer from XXXXXX XXXXXXXXX XXXXXXXX xxXXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Page XXX Credit report shows XXX XXXX mortgage		Resolved-Uploaded XXX XXXX xxXXXX transfer										

XXXX	XXXX	W26040198	305232685	Closed	2026-06-12 17:29	2026-07-01 10:48	Resolved	1 - Information	C	A	Credit	Borrower	Borrower information on 1003 is incomplete	xxXXXX however XXXX does not show secured property. Please clarify, update XXXX and XXXX if applicable. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	from XXXXXX XXXXXXXXX XXXXXXXX xxXXXX. - Due Diligence Vendor-XX/XX/XXXX	XX XXXX XXX XXXXXXXX XXXXXXXX XX XX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9729406	N/A	N/A
XXXX	XXXX	W26040198	305232685	Closed	2026-06-08 10:00	2026-07-01 10:44	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing HOA Fee Statement	Resolved-Uploaded XXXX Homeowners Association Dues $XXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Latest HOA Fee Assessment not provided required for PITIA calculation On appraisal pg#XX the HOA fee is $XXX and on pg#XX of appraisal the HOA fee is $XXX, whereas XXXX is showing $XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded XXXX Homeowners Association Dues $XXX. - Due Diligence Vendor-XX/XX/XXXX	XX XXXX XXX XXX XXX _XXX XXXX & XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9604774	N/A	N/A
XXXX	XXXX	TA26030709	305232680	Closed	2026-06-15 14:18	2026-06-17 12:00	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Uploaded missing mortgage payments X/XXXX-X/XXXX for Private Note total $X,XXX (Two Note Holders, $XXX and $XXX payments). - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXX Requirements Page XXX Note First Payment Due X/X/XXXX. Page XXX payment history starts X/X/XXXX. Missing prior mortgage payment history for complete XX months history. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded missing mortgage payments X/XXXX-X/XXXX for Private Note total $X,XXX (Two Note Holders, $XXX and $XXX payments). - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX XX XXXXXXXX.XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX XXXXXXXXXXXX XX XXXXXXXX (X).XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9751329	N/A	N/A
XXXX	XXXX	TA26030709	305232680	Closed	2026-06-11 00:59	2026-06-17 12:11	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	California - Higher Priced Mortgage Loan (First Lien 06/2013) (Conforming)	Resolved-This is a XXXXXXXXXX Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%). (Cal. Fin. Code XXXX(a); XX CFR XXXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#XXX, An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX,XXX ' in file and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX,XXX The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a XXXXXXXXXX Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%). (Cal. Fin. Code XXXX(a); XX CFR XXXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. 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XXXX	XXXX	TA26030709	305232680	Closed	2026-06-11 00:59	2026-06-17 12:10	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. 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Rate lock date was entered correctly – see Pg#XXX, An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#XX,XXX,XXX ' in file and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX,XXX The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	9676771	N/A	N/A
XXXX	XXXX	CL2026050912	305167892	Closed	2026-06-17 14:17	2026-06-26 16:16	Waived	2 - Non-Material	C	B	Property	Property	Flip or Rapid Resale of Property	Waived-Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please see exception attached. - Seller-XX/XX/XXXX Open-please waive as it meets the clients GL - Buyer-XX/XX/XXXX Open-Missing exception-Loan does not meet GL's for the exception for sales price increase more than the XX%/XX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Please see exception attached. - Seller-XX/XX/XXXX	Waived-Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXXXXX XXXXXXXXX.XXX		Audited DTI of XX.XX% is less than XX% maximum XXX.X months verified reserves is greater than X months minimum requirement	XXXX	Investment	Purchase	NA	9796806	Originator Post-Close	Yes
XXXX	XXXX	CL2026050912	305167892	Closed	2026-06-11 09:44	2026-06-25 12:51	Waived	2 - Non-Material	D	B	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Waived-Document Uploaded. Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX Escalated-Second Appraisal/ Valuation is Missing Missing second appraisal. Previous purchase date XX/XX/XXXX-contract date XX/XX/XXXX (XXX days). Purchase price was $XXX,XXX sale price now is XXX,XXX which is greater than XX%. Per guidelines a second appraisal is required for a flip. - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Second Appraisal/ Valuation is Missing Missing second appraisal. Previous purchase date XX/XX/XXXX-contract date XX/XX/XXXX (XXX days). Purchase price was $XXX,XXX sale price now is XXX,XXX which is greater than XX%. Per guidelines a second appraisal is required for a flip. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Waived-Document Uploaded. Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXXXXX XXXXXXXXX XXXXXXXX.XXX XXXXXXXXXXXX XXXXX XXXXXX.XXX		XXX Representative credit score exceeds the minimum required of XXX by XX points XX.XX% DTI is below the maximum XX% DTI by XX.XX%. $XXX,XXX reserves exceed the minimum required of $XX,XXX exceeds the minimum by XX months over the required minimum.	XXXX	Investment	Purchase	NA	9686559	Investor Post-Close	No
XXXX	XXXX	CL2026050912	305167892	Closed	2026-06-11 09:07	2026-06-17 06:28	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Conditional underwriter approval provided, resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Missing conditional underwriter approval. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-Conditional underwriter approval provided, resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXX_XXXXXXXX XXXX XXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9685566	N/A	N/A
XXXX	XXXX		305232710	Closed	2026-06-11 05:14	2026-06-22 03:40	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. In XXXX we have appraisal value is $X,XXX,XXX however in appraisal on page XX we have $X,XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9678492	N/A	N/A
XXXX	XXXX		305232710	Closed	2026-06-11 06:39	2026-06-22 00:59	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated Final XXXX provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing borrower SSN/ Current address and citizenship in XXXX document. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated Final XXXX provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9681551	N/A	N/A
XXXX	XXXX	W26040771	305232605	Closed	2026-06-15 13:08	2026-06-22 10:42	Resolved	1 - Information	C	A	Credit	Borrower	Borrower 1 Credit Report is Incomplete	Resolved-New auto added to liabilities. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Gap credit report shows multiple inquiries past original credit date of XX/XX. Missing LOE for additional inquiries. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-New auto added to liabilities. - Due Diligence Vendor-XX/XX/XXXX	XXX - XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9749836	N/A	N/A
														Resolved-Updated Title Commitment uploaded, Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document		Resolved-Updated Title Commitment uploaded, Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX										

XXXX	XXXX	W26040771	305232605	Closed	2026-06-10 23:45	2026-06-18 02:45	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXXX is Less than Loan Amount - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9676452	N/A	N/A
XXXX	XXXX		305232698	Closed	2026-06-10 06:25	2026-06-22 03:25	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. XXXX missing in file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9650466	N/A	N/A
XXXX	XXXX		305232698	Closed	2026-06-10 08:04	2026-06-22 01:55	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Addendum to XXXX uploaded, Lender verifies this is true and accurate at time of underwrite and closing - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provided final XXXX for B is not showing REO information - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Addendum to XXXX uploaded, Lender verifies this is true and accurate at time of underwrite and closing - Due Diligence Vendor-XX/XX/XXXX	XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9652013	N/A	N/A
XXXX	XXXX	W26050526	305232615	Closed	2026-06-12 12:57	2026-06-22 07:50	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' Validation Resolved as operating agreement was provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. The operating agreement provided for XXXXXX XXXXXXXXXXX was not signed by all parties. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' Validation Resolved as operating agreement was provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXXX, XXX [XXXXXXXXX XXXXXXXXX].XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9722723	N/A	N/A
XXXX	XXXX	W26050211	305232604	Closed	2026-06-18 04:35	2026-06-22 10:44	Resolved	1 - Information	C	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-Impounds on loan so HPML is allowed. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Hello, File is HPML - File as impounds which allows HPLM. Please re-review file - Seller-XX/XX/XXXX Open-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Hello, File is HPML - File as impounds which allows HPLM. Please re-review file - Seller-XX/XX/XXXX	Resolved-Impounds on loan so HPML is allowed. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9811035	N/A	N/A
XXXX	XXXX	W26050211	305232604	Closed	2026-06-18 04:35	2026-06-22 10:43	Resolved	1 - Information	C	A	Compliance	Mavent	AbilityToRepay: QMPointsAndFees	Resolved-Non-QM loan - Due Diligence Vendor-XX/XX/XXXX Ready for Review-hello, Transaction is Non-QM - X% does not apply to this transaction - Seller-XX/XX/XXXX Open-The loan fees ($X,XXX.XX) exceed the (QM) (Note Amount >=$XXX,XXX.XX) fee limit, which is X% of the Total Loan Amount ($X,XXX.XX), the difference is ($X,XXX.XX). (XX CFR XXXX.XX(e)(X). - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-hello, Transaction is Non-QM - X% does not apply to this transaction - Seller-XX/XX/XXXX	Resolved-Non-QM loan - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9811036	N/A	N/A
XXXX	XXXX	W26050211	305232604	Closed	2026-06-11 06:53	2026-06-18 10:31	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved-Initial CD provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-TRID: Missing Closing Disclosure Missing Initial Closing Disclosure. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Initial CD provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXXX XXXXXXX - XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9681748	N/A	N/A
XXXX	XXXX	W26050211	305232604	Closed	2026-06-11 06:52	2026-06-17 07:11	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Loan Estimate	Resolved-Initial Loan Estimate uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Initial Loan Estimate is misisng. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Initial Loan Estimate uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX XXXXXXX - XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9681744	N/A	N/A
XXXX	XXXX	W26050211	305232604	Closed	2026-06-11 04:33	2026-06-16 23:10	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Third Party Fraud Report. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Third Party Fraud Report uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX - XXXXXXXXXXX XXX XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9678276	N/A	N/A
XXXX	XXXX	TA26050280	305232608	Closed	2026-06-10 06:15	2026-06-23 09:56	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Tolerance Cure (50001028)	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The documentation provided has been reviewed. The documentation required is the COC for the increase of lender credit to $XX.XX. Please provide the COC for this change. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. provided cure at closing - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($XX.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($X,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. Lender credits Increased from $X (initial LE) to $XX.XX (Initial CD). Provide COC - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. provided cure at closing - Seller-XX/XX/XXXX	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XX _ XXX XXXXXX.XXX XXX - XXXXXX XXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9650354	N/A	N/A
XXXX	XXXX	TA26050280	305232608	Closed	2026-06-10 05:53	2026-06-22 09:42	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The information required is for the verification for housing at XXXX XXXXXXXXX XXXX XX. No LOX in file to support rent free living. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Borrower is living in current address with no primary housing expense from last X month, however no LOX is provided & prior XX months rental history verified. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXXXXX.XXX XXX XXXXXX XXXX XXXX.XXX XXX XXXXXX XXXX XXXX X.XXX			XXXX	Primary Residence	Purchase	NA	9650108	N/A	N/A
XXXX	XXXX	TA26050280	305232608	Closed	2026-06-11 03:10	2026-06-17 10:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. UW MADE CALCULATIONS ON THE XXXX PLEASE SEE ATTACHED - WILL THIS SUFFICE ? - Seller-XX/XX/XXXX Open-Bank Statement Summary Lender Worksheet / Income Calculator is Missing for one or more borrowers. Provide Lender income verification worksheet for Asset Utilization as it is missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. UW MADE CALCULATIONS ON THE XXXX PLEASE SEE ATTACHED - WILL THIS SUFFICE ? - Seller-XX/XX/XXXX	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9677717	N/A	N/A
XXXX	XXXX	W26050105	305232618	Closed	2026-06-16 14:15	2026-06-18 10:47	Waived	2 - Non-Material	C	B	Credit	Credit	Missing underwriting exception form	Waived-Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide a signed lender authorization or exception approval document stating the rationale for approving the loan at XX% LTV/CLTV/HLTV when standard program guidelines limit LTV/CLTV/HLTV to XX% for purchase transactions for First Time Investors and Loan Amounts <$XXX,XXX. The documentation must include the approving party's name, title and date of approval. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX XXXXXXXX.XXX		$XXX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. XXX Representative credit score exceeds the minimum required credit score of XXX by XXX Points.	XXXX	Investment	Purchase	NA	9773032	Originator Post-Close	No
XXXX	XXXX	W26050086	305232621	Closed	2026-06-10 08:12	2026-06-22 09:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Photo Identification Type Missing	Resolved-Borrower X Photo Identification Driver's License uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Photo Identification Missing. Please provide valid photo identification per guideline requirements. Provide Borrower X Driving license or other Identification as its missing in file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Borrower X Photo Identification Driver's License uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XX.XXX			XXXX	Investment	Purchase	NA	9652131	N/A	N/A
XXXX	XXXX	BCS26030728	305232616	Closed	2026-06-11 06:17	2026-06-16 08:43	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-LOE on Rent Free uploaded, Housing History Meets Guideline Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Borrower is has no primary housing expense. The letter of explanation is missing in file from homeowner stating such. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-LOE on Rent Free uploaded, Housing History Meets Guideline Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX XXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9681170	N/A	N/A
XXXX	XXXX	BCS26030728	305232616	Closed	2026-06-11 06:35	2026-06-16 01:05	Resolved	1 - Information	C	A	Property	Appraisal	Appraisal is Expired	Resolved-Completion Report (XXXXD) uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Primary Value Appraisal is Not Expired Or Primary Valuation Does Not Exist - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Primary Value Appraisal is Expired, Check XXXXD Completion date if available to confirm if expired. (Days Difference is XXX) The appraisal in the file is dated XX/XX/XXXX. At the time of closing the appraisal was expired. Per the guidelines dated X/XX/XXXX section X.X.X. it states that a report that exceeds XXX days of the note date, a recertification of value is required. - Due Diligence Vendor-XX/XX/XXXX Open-Primary Value Appraisal is Expired, Check XXXXD Completion date if available to confirm if expired. (Days Difference is XXX) The appraisal in the file is dated XX/XX/XXXX. At the time of closing the appraisal was expired. Per the guidelines dated X/XX/XXXX section X.X.X. it states that a report that exceeds XXX days of the note date, a recertification of value is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Completion Report (XXXXD) uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Primary Value Appraisal is Not Expired Or Primary Valuation Does Not Exist - Due Diligence Vendor-XX/XX/XXXX	XX-XXXXXXXXXXXXX XX XXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	9681496	N/A	N/A
XXXX	XXXX	W26040756	305232619	Closed	2026-06-15 10:16	2026-06-17 08:38	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Final settlement statement was provided. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. The purchase contract reflects deposit of $XX,XXX. Proof of receipt is on page XXX. The deposit of $XX,XXX is not reflected on the Final Hud statement on page XXX-XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final settlement statement was provided. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX XXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9744799	N/A	N/A
XXXX	XXXX	W26040756	305232619	Closed	2026-06-11 07:56	2026-06-15 10:36	Waived	2 - Non-Material	B	B	Credit	Eligibility	Non-Arm's Length Transactions Not Allowed for Program	Waived-Per the exception noted on page XXX and the XXXX comments, the transaction is identified as a non-arm's length transaction. However, the appraisal report and the XXXX declaration section indicate the transaction as arm's length. It is noted that the property is owned by the borrower's sister, which does not meet the criteria for an arm's length transaction, particularly as the purchase is for investment purposes. - Due Diligence Vendor-XX/XX/XXXX		Waived-Per the exception noted on page XXX and the XXXX comments, the transaction is identified as a non-arm's length transaction. However, the appraisal report and the XXXX declaration section indicate the transaction as arm's length. It is noted that the property is owned by the borrower's sister, which does not meet the criteria for an arm's length transaction, particularly as the purchase is for investment purposes. - Due Diligence Vendor-XX/XX/XXXX			Client elects to waive with the following compensating factors: XX.XX% LTV is below the maximum XX% LTV by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XXX points $XXX,XXX reserves exceed the minimum required of $XX,XXX exceeds the minimum by XX months over the required minimum.	XXXX	Investment	Purchase	NA	9683712	Originator Pre-Close	Yes
XXXX	XXXX	TB26030782	305232612	Closed	2026-06-11 08:23	2026-06-18 14:03	Resolved	1 - Information	B	A	Credit	Credit	Missing non-subject rental income documentation	Resolved-Notes received for the Concurrent loan closings with XXXXXXXXXXX. Issue resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. My apokigies - see attached both notes dated Hune XXXX - Seller-XX/XX/XXXX Counter-File is still missing the concurrent Notes for #XXXXXXXXXXX (XXXX XXXXXXXXX) & #XXXXXXXXXXX (XXXXX X XXXXXXXXXXX) from on or around X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The borrowers have X other XXXXXXXXXXX loans doing a concurrent closing (#XXXXXXXXXXX for XXXXX X XXXXXXXXXXX & #XXXXXXXXXXX for XXXX X XXXXXXXXX). The file is missing documentation of the XXXXX from those concurrent mortgages in order to determine the current XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. My apokigies - see attached both notes dated Hune XXXX - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Notes received for the Concurrent loan closings with XXXXXXXXXXX. Issue resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX_XXXXXXXXXX_XXXXX - XXXXX X XXXXXXXXXXX XXXXXXX - XXX XXXX.XXX XXXXXX_XXXXXXXXXX_XXXXX - XXXXX X XXXXXXXXXXX XXXXXXX - XXXX.XXX XXXXXX_XXXXXXXXXX_XXXXX - XXXX X XXXXXXXXX - XXXX.XXX XXXXXX_XXXXXXXXXX_XXXXX - XXXX X XXXXXXXXX - XXXX XXXXX X-X-XXXX.XXX XXXXXX_XXXXXXXXXX_XXXXX - XXXXX X XXXXXXXXXXX - XXXX XXXXX X-X-XXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9684486	N/A	N/A
XXXX	XXXX	TB26030782	305232612	Closed	2026-06-11 06:09	2026-06-16 11:38	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved-Closing Statements received for the other X properties. Asset page updated with the Cash Out amount from these. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. XXXXXXXXXXX / XXXXX X XXXXXXXXXXX XXXXXXX, pending signed - will send asap - Seller-XX/XX/XXXX Open-Loan is short reserves. The borrowers have X other XXXXXXXXXXX loans doing a concurrent closing (#XXXXXXXXXXX for XXXXX X XXXXXXXXXXX & #XXXXXXXXXXX for XXXX X XXXXXXXXX). The file is missing the closing statement (Final CD, Final HUD, or Final Settlement Statement) for those properties to determine the amount of cash from or to the borrower. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. XXXXXXXXXXX / XXXXX X XXXXXXXXXXX XXXXXXX, pending signed - will send asap - Seller-XX/XX/XXXX	Resolved-Closing Statements received for the other X properties. Asset page updated with the Cash Out amount from these. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX_XXXXXXXXXX_XXXXX XXX - XXXX X XXXXXXXXX XXXXXX.XXX XXXXXX_XXXXXXXXXX_XXXXX XX - XXXXX X XXXXXXXXXXX XXXXXXX - XX XX XXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9681084	N/A	N/A
														Resolved-Separate finding, Uploaded Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open-The loan disbursement date (XXXX-XX-XX) is earlier than, or the same day as, the calculated "Right to Cancel Expire Date" (XXXX-XX-XX). Under Regulation Z, funds may not be disbursed to the borrower until after the expiration of the rescission period. The Last Closing Disclosure (XXXX-XX-XX) was sent after Consummation, so the system assumes the CD with the "material disclosures" was provided before or on the (XXXX-XX-XX) Consummation Date. A "consumer" may exercise the right to rescind until midnight of the Xrd business day following consummation, receipt												

XXXX	XXXX	W26040425	305232613	Closed	2026-06-17 11:26	2026-06-17 11:29	Resolved	1 - Information	C	A	Compliance	Mavent	Rescission: Disbursement	of the Notice of Right to Cancel, or delivery of all material disclosures, whichever occurs last. "Material disclosures" means the disclosure of the APR, the finance charge, the amount financed, the total of payments, the payment schedule, and the disclosures and limitations in sections XXXX.XX(c) and (d) and XXXX.XX(g) (if applicable). (XX CFR XXXX.XX) . - Due Diligence Vendor-XX/XX/XXXX		Resolved-Separate finding, Uploaded Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	9792877	N/A	N/A
XXXX	XXXX	W26040425	305232613	Closed	2026-06-17 11:26	2026-06-17 11:28	Resolved	1 - Information	C	A	Compliance	TRID	Federal - Closing Disclosure Business Day Waiting Period Date Warnings	Resolved-Separate finding, Uploaded Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open-You submitted a Last Closing Disclosure Received Date (XXXX-XX-XX) earlier than the Last Closing Disclosure Date Issued (XXXX-XX-XX). The System cannot perform a Regulation Z business day disclosure waiting period review without accurate dates. (XX CFR XXXX.XX(f); XXXX.XX; XXXX.XX(f); XXXX.XX(a)(X)) . - Due Diligence Vendor-XX/XX/XXXX		Resolved-Separate finding, Uploaded Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	9792876	N/A	N/A
XXXX	XXXX	W26040425	305232613	Closed	2026-06-15 18:39	2026-06-17 11:28	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure Notice of Right to Cancel signed X/X/XXXX, expired X/X/XXXX. Earliest eligible Disbursement X/XX/XXXX. Missing Closing Disclosure(Prepaid Interest) for Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXX _ XXXX XXXXXXXXXXXX XX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9755723	N/A	N/A
XXXX	XXXX	W26040425	305232613	Closed	2026-06-11 06:25	2026-06-17 11:26	Resolved	1 - Information	C	A	Compliance	Rescission:Disbursement	Federal - Right of Rescission (Loan Disbursement Violation) (TILA)	Resolved-Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-The loan disbursement date (XXXX-XX-XX) is earlier than, or the same day as, the calculated "Right to Cancel Expire Date" (XXXX-XX-XX). Under Regulation Z, funds may not be disbursed to the borrower until after the expiration of the rescission period. (Reg Z, XX CFR XXXX.XX(c) and Official Staff Commentary) The loan disbursement date XXXX-XX-XX is the same day as the calculated "Right to Cancel Expire Date" XXXX-XX-XX. Provide updated Right to Cancel or PCCD. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXX _ XXXX XXXXXXXXXXXX XX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9681347	N/A	N/A
XXXX	XXXX	W26040425	305232613	Closed	2026-06-15 18:48	2026-06-17 11:12	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-Uploaded Title supplement removing #X from Final policy. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property Title Issue Page XXX Title Commitment shows Requirement #X Subject Xst mortgage paid thru closing. However Requirement #X appears to be secured by another property. Documentation does not show paid thru closing. Page XXX Mortgage Statement shows for same loan amount as Title commitment, property address XXXXX X XXXXXXXXX XXX. Please clarify, provide additional required documentation (mortgage payments made for XXXXX, XXXXX & XXX XXXX if applicable, Subordination Agreement within Guidelines if applicable, etc.) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Title supplement removing #X from Final policy. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9755788	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-25 09:02	2026-07-29 23:45	Acknowledged	2 - Non-Material	C	B	Compliance	Mavent	NJ Fee Not Allowed-Release Processing Fee (Fee ID: 998)	Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-Section X:X-XX.X of the XXX XXXX XXXXXXXXX XXXXX, XXXX, XXXXXXXXXXX XXXXXXXXXX (X.X.X.X. X:X-XX.X) does not allow Release Processing Fee (Fee ID: XXX) to be charged to the Borrower in XX. . - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9933602	Originator Post-Close	No
XXXX	XXXX		305141474	Closed	2026-06-22 02:53	2026-06-25 09:36	Resolved	1 - Information	C	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan meets XXXX guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XX%) APR equals or exceeds the Federal XXXX threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) . - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved- This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX , and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX -XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX , and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets XXXX guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open-The loan's (X.XXX%) APR equals or exceeds the Federal XXXX threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan meets XXXX guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XX%) APR equals or exceeds the Federal XXXX threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) . - Due Diligence Vendor-XX/XX/XXXX Resolved- This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX , and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX -XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX , and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets XXXX guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9853144	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-22 02:53	2026-06-25 09:03	Resolved	1 - Information	C	A	Compliance	Mavent	Tolerance: Disclosure	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-It is unclear that is being asked. The initial LE and COC LE both show a CPL fee in Section C and the Final CD shows the same $XX fee in the same Section. The only fees in Section B are the ones shown above. - Due Diligence Vendor-XX/XX/XXXX Open-There are ($XX.XX) of fees paid to the lender disclosed under Loan Estimate Section C "Services You Can Shop For" or Closing Disclosure Section B "Services Borrower Did Shop For". Under Regulation Z, charges included under Section C on the Loan Estimate and Closing Disclosure are charges the consumer will pay for settlement services for which the consumer can shop and did shop that are provided by persons other than the creditor or mortgage broker. (XX CFR XXXX.XX(f)(X); XX CFR XXXX.XX(f)(X)) - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9853145	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-22 02:53	2026-06-25 09:03	Resolved	1 - Information	C	A	Compliance	Mavent	NJ Fee Not Allowed-Servicing Release Premium (Fee ID: 11)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-same as above. There is no fee on any of the disclosures titled Servicing Release Premium please advise what is needed. Thank you - Due Diligence Vendor-XX/XX/XXXX Open-Section X:X-XX.X of the XXX XXXX Mortgage Loans, Fees, Obligations Provisions (X.X.X.X. X:X-XX.X) does not allow Servicing Release Premium (Fee ID: XX) to be charged to the Borrower in XX. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9853146	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-22 02:53	2026-06-25 09:03	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-There is no Servicing Release Premium on any of the disclosures, initial or Final. These are the only fees in Section B on the Final CD. Please advise what is needed. Thank you - Due Diligence Vendor-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Servicing Release Premium. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9853147	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-18 12:34	2026-06-25 08:46	Resolved	1 - Information	D	A	Credit	Missing Doc	Purchase Contract is Missing	Resolved-Purchase Contract Doc is not Missing, or is Not Applicable. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-UW LOX - Due Diligence Vendor-XX/XX/XXXX Open-Loan Purpose is Purchase but Purchase Contract Doc is Missing Addendum to contract for the increase in Seller Credits is required - addendum on page #XXX states the seller credit is $XX,XXX however on the Final CD on page #XXX shows the seller credit is $XX,XXX.XX - Due Diligence Vendor-XX/XX/XXXX		Resolved-Purchase Contract Doc is not Missing, or is Not Applicable. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9822809	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-15 04:16	2026-06-22 09:16	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved-Initial CD provided - finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-initial CD - Due Diligence Vendor-XX/XX/XXXX Open-TRID: Missing Closing Disclosure Initial Closing Disclosure missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Initial CD provided - finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9739013	N/A	N/A
XXXX	XXXX		305141474	Closed	2026-06-15 04:17	2026-06-22 00:22	Resolved	1 - Information	D	A	Compliance	Missing Doc	Consumer Caution and Home Owner Counseling Notice is Missing	Resolved-Requested homeownership counseling disclosure provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-homeownership disc - Due Diligence Vendor-XX/XX/XXXX Open-Homeownership counselling disclosure missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested homeownership counseling disclosure provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9739016	N/A	N/A
XXXX	XXXX	TC26050443	305232610	Closed	2026-06-12 09:55	2026-06-22 10:55	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Uploaded XXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Final XXXX Schedule of Real Estate Property Address illegible, unable to verify. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-what are you needing to be clear on the XXXX in the REO section? please be specific - Seller-XX/XX/XXXX Open-Final XXXX REO section is not clear however considered from initial XXXX and other documents. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-what are you needing to be clear on the XXXX in the REO section? please be specific - Seller-XX/XX/XXXX	Resolved-Uploaded XXXX - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXX XXX XXXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9715611	N/A	N/A
XXXX	XXXX	TC26050443	305232610	Closed	2026-06-15 17:29	2026-06-22 10:52	Resolved	1 - Information	C	A	Credit	Credit	Unable to verify PITI on other mortgage related obligations (ATR)	Resolved-Uploaded XXX documentation for XXX XXXXXXXXXX Road and XXXX XXXXXXX Road. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Homeowners Association Statement for monthly/annual dues XXX XXXXXXXXXX Road and XXXX XXXXXXX Road. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded XXX documentation for XXX XXXXXXXXXX Road and XXXX XXXXXXX Road. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX XXXX XXXX [XXX][XX-XX-XX].XXX XXX XXXXXX XXX XXXX [XXX][XX-XX-XX].XXX			XXXX	Investment	Purchase	NA	9755230	N/A	N/A
XXXX	XXXX	TC26050443	305232610	Closed	2026-06-15 17:49	2026-06-17 11:44	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Uploaded Loan Approval. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Loan Approval. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Loan Approval. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9755404	N/A	N/A
XXXX	XXXX	W26050646	305232606	Closed	2026-06-12 11:38	2026-06-16 08:22	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Updated Settlement Statement uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. As per Purchase contract, Escrow Trust receipt on pg#XXX and Bank statement on pg#XXX are showing EMD of $XX,XXX has been sent to escrow, but HUD-1 settlement statement is not showing the same. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated Settlement Statement uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXX XXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	9718571	N/A	N/A
XXXX	XXXX	TA26050707	305232622	Closed	2026-06-12 04:36	2026-06-17 01:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Loan Approval Document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide Loan Approval Document, Missing in File - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Loan Approval Document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX (XX).XXX			XXXX	Investment	Purchase	NA	9709112	N/A	N/A
														Resolved-Business Purpose Affidavit uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX												

XXXX	XXXX	TA26050707	305232622	Closed	2026-06-12 07:14	2026-06-17 01:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'XXXX' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a XXXX loan. Provide Business Purpose Affidavit, Missing in File - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Business Purpose Affidavit uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXXX XX XXXXXXXX XXXXXXX (X).XXX			XXXX	Investment	Purchase	NA	9712513	N/A	N/A
XXXX	XXXX		305232793	Closed	2026-06-16 08:38	2026-06-29 09:04	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Rescinded-Invalid - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Rescinded-Invalid - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	9764334	N/A	N/A
XXXX	XXXX		305232793	Closed	2026-06-22 12:07	2026-06-29 08:52	Resolved	1 - Information	C	A	Credit	Assets	Asset 1 Does Not Meet Guideline Requirements	Resolved-Asset Record X Meets G/L Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Asset Record X Does Not Meet G/L Requirements Guidelines requires X months bank statements. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Asset Record X Meets G/L Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXXXX XXXXXXX.XXX XXXXXXXXX_X XXXXXX XXXX XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9866282	N/A	N/A
XXXX	XXXX		305232793	Closed	2026-06-22 12:07	2026-06-29 08:52	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Asset Record X Does Not Meet G/L Requirements Guidelines requires X months bank statements. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_X XXXXXX XXXX XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9866283	N/A	N/A
XXXX	XXXX		305232793	Closed	2026-06-16 09:22	2026-06-29 08:32	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV.	Waived-Exception for LTV of XX% with a XXXX of .XX, guidelines allow for a Max LTV of XX%. Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-Exception is missing to allow higher ltv. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Audited LTV of XX.X% exceeds Guideline LTV of XX% - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception for LTV of XX% with a XXXX of .XX, guidelines allow for a Max LTV of XX%. Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX	XXXX - XXXXXXXXXXX XXXXXXX.XXX XXXXXXXXX_XXXXXXXXX XXXXXXX.XXX		XXX Representative credit score exceeds the minimum required of XXX by XX points. Housing history XxXXxXX. GL requirements XxXXxXX..	XXXX	Investment	Refinance	Cash Out - Other	9764925	Originator Pre-Close	Yes
XXXX	XXXX		305232793	Closed	2026-06-16 07:46	2026-06-25 07:35	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-title policy with coverage equal to loan amount received. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Preliminary commitment shows title coverage of $XXX,XXX which is less than the loan amount of $XXX,XXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX.XX is Less than Loan Amount - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-title policy with coverage equal to loan amount received. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXX.XXX XXXXXXXXXX XXXXXXX XXXXX XXXXXXXXXX X.XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9763692	N/A	N/A
XXXX	XXXX	W26040499	305232692	Closed	2026-06-16 04:58	2026-06-23 07:46	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The Borrower does not have EIN since he is the sole proprietor. Please advise what else is needed to proceed. - Seller-XX/XX/XXXX Counter-The documentation provided does not reflect the EIN of the XXX. Please provide supporting document for the EIN. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. Business Entity EIN is missing ,provide Articles of Incorporation or comparable documents to verify EIN number . - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-The Borrower does not have EIN since he is the sole proprietor. Please advise what else is needed to proceed. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved' Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXX XX XXX.XXX XXX XXXXXXXXXXX XX XXXX XXXXXXXX.XXX XXX XXXXXX XXXXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9759924	N/A	N/A
XXXX	XXXX		305232544	Closed	2026-06-23 09:37	2026-07-17 10:34	Resolved	1 - Information	B	A	Credit	Doc Issue	VOM or VOR missing/required	Resolved-Received is an incomplete/blank XXXX. Received is a computer application print out with a BX primary address XXXX XXXXXXX XX UNIT XXXXXXXXX XX XXXXX that does not match the BXs drivers license, credit report or where the tax bills for XXXX XXXXXXX XX UNIT XX XXXXXXXX XX XXXXX are being sent to on the fraud report. Received is an LOE stating that XXXXXXXX XXXX XXX on credit matches XXXX XXXXXXX XX UNIT XXXXXXXXX XX XXXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. sleeping at the wheel ok i think what you are wanting is pay history for borrower XXXXXX primary. its on the credit and there is a statement in the file as well showing current at time of closing. if this is not what you need please reach out via email and maybe we can discuss. - Seller-XX/XX/XXXX Counter-Received documentation for an address of XXXX XXXXXXX XX UNIT XX XXXXXXXX XXXXXXX-XXXX and not the address in question which is reflected on the BXs Drivers license. The address is listed as Borrower address on the drivers license. Missing the VOR/VOM/owned free and clear/ lives rent free for the primary residence at XXXX XXXX XXth Street - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. trying to print XXXX as the issue has been corrected however having system issues. I have included a snippet to show its previous address and a utility bill reflecting another owner. And I finally saw its on the dl included in the closing package. My apologies for the back and forth. - Seller-XX/XX/XXXX Counter-Received was a XXXX without the primary address being completed. Missing the VOR for the primary residence at XXXX XXXX XXth Street reflected on BXs Drivers license: CORE Credit Guidelines Alt Doc, XXXX, Full Doc and ITIN Programs Version X.X Updated March XX, XXXX X.X.X Housing History Greater Than XX Months Acceptable housing history requires evidence that a borrower has made a housing payment on their primary residence and any other mortgaged REOs for at least the last XX months - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. i have sent the rebuttal showing the screen shots of our loan application in file that does not reflect the address noted below. No address is showing in our system. there is no initial XXXX that i can see in our file and the final XXXX I'm not seeing any address that reflects the XXXX X XXth st. I have attached the final XXXX that is signed in our package. - Seller-XX/XX/XXXX Counter-The address is the BXs primary address and is reflected as renting on page X of the XXXX. All primary pay history must be verified, as such a VOR / pay history is required. Missing the VOR for the primary residence at XXXX XXXX XXth Street - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. I'm not seeing this address you list below of XXXX XXXX XXth Street. Your review team has reviewed several loans for this borrower and this has not been a condition. - Seller-XX/XX/XXXX Counter-The address is listed as Borrower address on the drivers license. Missing the VOR/VOM/owned free and clear/ lives rent free for the primary residence at XXXX XXXX XXth Street - Due Diligence Vendor-XX/XX/XXXX Ready for Review-good morning I'm not seeing the address noted below on the REO - Seller-XX/XX/XXXX Open-Missing the VOR for the primary residence at XXXX XXXX XXth Street - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. sleeping at the wheel ok i think what you are wanting is pay history for borrower XXXXXX primary. its on the credit and there is a statement in the file as well showing current at time of closing. if this is not what you need please reach out via email and maybe we can discuss. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. trying to print XXXX as the issue has been corrected however having system issues. I have included a snippet to show its previous address and a utility bill reflecting another owner. And I finally saw its on the dl included in the closing package. My apologies for the back and forth. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. i have sent the rebuttal showing the screen shots of our loan application in file that does not reflect the address noted below. No address is showing in our system. there is no initial XXXX that i can see in our file and the final XXXX I'm not seeing any address that reflects the XXXX X XXth st. I have attached the final XXXX that is signed in our package. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. I'm not seeing this address you list below of XXXX XXXX XXth Street. Your review team has reviewed several loans for this borrower and this has not been a condition. - Seller-XX/XX/XXXX Ready for Review-good morning I'm not seeing the address noted below on the REO - Seller-XX/XX/XXXX	Resolved-Received is an incomplete/blank XXXX. Received is a computer application print out with a BX primary address XXXX XXXXXXX XX UNIT XXXXXXXXX XX XXXXX that does not match the BXs drivers license, credit report or where the tax bills for XXXX XXXXXXX XX UNIT XX XXXXXXXX XX XXXXX are being sent to on the fraud report. Received is an LOE stating that XXXXXXXX XXXX XXX on credit matches XXXX XXXXXXX XX UNIT XXXXXXXXX XX XXXXX. - Due Diligence Vendor-XX/XX/XXXX	XXX.XXX XXXX.XXX XXX.XXX XX_XXXX_XXXX-XX-XX.XXX XXXXXXXXXX_XXXXXXXXX-XXXX.XXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9886960	N/A	N/A
XXXX	XXXX		305232544	Closed	2026-06-23 09:34	2026-07-16 09:10	Resolved	1 - Information	C	A	Credit	Credit	Assets not properly documented/insufficient	Resolved-Received XXXth XXXXX XXXXXXXX XXX XXXXXXXXX XXXXXXXXX verifying that BX and BX are both Members totaling XXX%, as such Final CD proceeds can be used as assets for this transaction. As such assets from X other refinances are being used as asset to close and reserves. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see all LLC docs for XXXth I believe that is the last of items needed - Seller-XX/XX/XXXX Counter-Received are CD with the proceeds going to XXXth Floor Partners LLC . There are different entities in each file this file is XXth Floor Partners LLC, A New York Limited Liability Company, Loan ending in XXX is another XXXth Floor Partners LLC, A New York Limited Liability Company, Loan ending in XXX is another XXXth Floor Partners LLC, A New York Limited Liability Company. Missing operation agreement of XXXth Floor Partners LLC, A New York Limited Liability Company verifying the percentage of ownership either/any Borrower has in X FPLANYLL and a signed LOE from all of the members of X FPLANYLL stating that the either of the Borrower on this transaction can use the funds for this specific transaction. Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) Missing proof of asset documentation. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Received was X CDs from refinance completed by X FPLANYLL and Lender would like to use the proceeds as assets / reserves to close on this transaction. Missing operation agreement of X FPLANYLL verifying the percentage of ownership either/any Borrower has in X FPLANYLL and a signed LOE from all of the members of X FPLANYLL stating that the either of the Borrower on this transaction can use the funds for this specific transaction. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. these loans and CD were part of the blanket pack and paid off the loan and utilized as reserves all closed simo - Seller-XX/XX/XXXX Counter-Missing source of funds in at least the amount of $XXX,XXX.XX being sent to closing agent to pay off the loan (reserves are also missing), received is the closing agent sending funds. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see attached this was part of blanket loan paying off - Seller-XX/XX/XXXX Open-Missing source of assets to close in the amount of $XXX,XXX.XX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see all LLC docs for XXXth I believe that is the last of items needed - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. these loans and CD were part of the blanket pack and paid off the loan and utilized as reserves all closed simo - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached this was part of blanket loan paying off - Seller-XX/XX/XXXX	Resolved-Received XXXth XXXXX XXXXXXXX XXX XXXXXXXXX XXXXXXXXX verifying that BX and BX are both Members totaling XXX%, as such Final CD proceeds can be used as assets for this transaction. As such assets from X other refinances are being used as asset to close and reserves. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXX XXXXXX.XXX XXXXX.XXX XXXXX.XXX XXXXX.XXX XXXXX.XXX XXX.XXX X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9886905	N/A	N/A
XXXX	XXXX		305232544	Closed	2026-06-16 09:17	2026-07-16 09:10	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Resolved-Received XXXth XXXXX XXXXXXXX XXX XXXXXXXXX XXXXXXXXX verifying that B1 and B2 are both Members totaling XXX%, as such Final CD proceeds can be used as assets for this transaction. As such assets from X other refinances are being used as asset to close and reserves. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Received are CD with the proceeds going to XXXth Floor Partners LLC . There are different entities in each file this file is XXth Floor Partners LLC, A New York Limited Liability Company, Loan ending in XXX is another XXXth Floor Partners LLC, A New York Limited Liability Company, Loan ending in XXX is another XXXth Floor Partners LLC, A New York Limited Liability Company. Missing operation agreement of XXXth Floor Partners LLC, A New York Limited Liability Company verifying the percentage of ownership either/any Borrower has in X FPLANYLL and a signed LOE from all of the members of X FPLANYLL stating that the either of the Borrower on this transaction can use the funds for this specific transaction. Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) Missing proof of asset documentation. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Received was X CDs from refinance completed by X FPLANYLL and Lender would like to use the proceeds as assets / reserves to close on this transaction. Missing operation agreement of X FPLANYLL verifying the percentage of ownership either/any Borrower has in X FPLANYLL and a signed LOE from all of the members of X FPLANYLL stating that the either of the Borrower on this transaction can use the funds for this specific transaction. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Document Uploaded. these loans and CD were part of the blanket pack and paid off the loan and utilized as reserves all closed simo - Seller-XX/XX/XXXX Ready for Review-I uploaded to the other condition multiple CD that closed simo that shows sufficient reserves and payoff of loan - Seller-XX/XX/XXXX Open-Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) Missing proof of asset documentation. Audited Reserves of X month(s) are less than Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Document Uploaded. these loans and CD were part of the blanket pack and paid off the loan and utilized as reserves all closed simo - Seller-XX/XX/XXXX Ready for Review-I uploaded to the other condition multiple CD that closed simo that shows sufficient reserves and payoff of loan - Seller-XX/XX/XXXX	Resolved-Received XXXth XXXXX XXXXXXXX XXX XXXXXXXXX XXXXXXXXX verifying that B1 and B2 are both Members totaling XXX%, as such Final CD proceeds can be used as assets for this transaction. As such assets from X other refinances are being used as asset to close and reserves. - Due Diligence Vendor-XX/XX/XXXX	XXXXX.XXX XXXXX.XXX XXXXX.XXX XXXXX.XXX XXX.XXX X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9764824	N/A	N/A
XXXX	XXXX		305191726	Closed	2026-06-23 11:14	2026-06-25 08:51	Resolved	1 - Information	D	A	Property	Missing Doc	Appraisal 2 missing	Resolved-Added XXXX as secondary value - Due Diligence Vendor-XX/XX/XXXX Ready for Review-there is a drive by appraisal in the file for the secondary evaluation. - Seller-XX/XX/XXXX Open-Missing a copy of the clear capital desktop appraisal review/analysis - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-there is a drive by appraisal in the file for the secondary evaluation. - Seller-XX/XX/XXXX	Resolved-Added XXXX as secondary value - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	9889998	N/A	N/A
														Resolved-Document containing borrower reo's sufficient and complete. - Due Diligence												

XXXX	XXXX		305232647	Closed	2026-06-17 11:02	2026-07-01 10:55	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Real estate own Details not Provided. Provide Updated XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Document containing borrower reo's sufficient and complete. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9791495	N/A	N/A
XXXX	XXXX		305232648	Closed	2026-06-17 07:58	2026-06-24 23:13	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Title coverage amount of $XXXXXX is less than loan amount of XXX,XXX.XX. Provide supporting documents. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXX XXXXXX (XX).XXX			XXXX	Investment	Refinance	Cash Out - Other	9788142	N/A	N/A
XXXX	XXXX		305232592	Closed	2026-06-24 02:28	2026-07-01 10:41	Resolved	1 - Information	B	A	Compliance	Missing Doc	Consumer Caution and Home Owner Counseling Notice is Missing	Resolved-Consumer Caution and Home Owner Counseling Notice provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Consumer Caution and Home Owner Counseling Notice was Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Consumer Caution and Home Owner Counseling Notice provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9905927	N/A	N/A
XXXX	XXXX		305232592	Closed	2026-06-24 02:08	2026-07-01 06:46	Resolved	1 - Information	B	A	Credit	Doc Issue	Settlement Service Provider List is Missing	Resolved-Settlement providers list provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Settlement Service Provider List is Missing Settlement Service Provider List was Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Settlement providers list provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX--.XXX			XXXX	Primary Residence	Purchase	NA	9905747	N/A	N/A
XXXX	XXXX		305232592	Closed	2026-06-24 02:27	2026-07-01 01:46	Resolved	1 - Information	A	A	Compliance	Missing Doc	Homeownership Counseling Disclosure Is Missing	Resolved-Homeownership Counseling Disclosure provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Homeownership Counseling Disclosure was Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Homeownership Counseling Disclosure provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9905916	N/A	N/A
XXXX	XXXX		305232592	Closed	2026-06-25 12:14	2026-06-29 11:33	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $X is Less than Loan Amount There is no Coverage amount listed on the Title Policy. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX_XXXXXXX_XXXXXX__X_.XXX			XXXX	Primary Residence	Purchase	NA	9939025	N/A	N/A
XXXX	XXXX		305232595	Closed	2026-06-24 10:08	2026-07-10 08:58	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Missing documentation to marry XXX X XXXXXXXXXX XX XXX XXXXXXXXX, XX XXXXX to any one of the mortgage pay history reflected on the credit report - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. The loan for primary is on credit. There is updated credit supplement at time of closing showing current. - Seller-XX/XX/XXXX Counter-BorrowerX primary residence XXX X XXXXXXXXXX XX XXX XXXXXXXXX, XX XXXXX pay history is missing from the file. Received was XXXX XXXXXXXXXX XXXXXX, XXXXXXXXXXXX, XX XXXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Missing documentation that supports the primary residence pay history. - Due Diligence Vendor-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Missing documentation that supports the primary residence pay history. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. The loan for primary is on credit. There is updated credit supplement at time of closing showing current. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXX_XXX_XXXXXXXXX.XXX XXXXX_XXXXXX_XXXX_XXX_XXX.XXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9912257	N/A	N/A
XXXX	XXXX		305232593	Closed	2026-06-24 09:38	2026-06-29 08:37	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-Received fraud report with the alerts cleared - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Fraud Report Shows Uncleared Alerts Missing Processor/Underwriter cert for XXXXXXXXX Mortgage Capital, Inc. / or a fraud report with the alerts cleared - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received fraud report with the alerts cleared - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXX XXXXXXX.XXX			XXXX	Investment	Purchase	NA	9911716	N/A	N/A
XXXX	XXXX		305232591	Closed	2026-06-24 08:15	2026-06-29 13:52	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Received rate lock information - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Lock Confirmation is missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received rate lock information - Due Diligence Vendor-XX/XX/XXXX	X-XXXXXXXXXX_XXXXX_XXX_XXXX_XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9910367	N/A	N/A
XXXX	XXXX		305232590	Closed	2026-06-24 10:31	2026-07-10 08:56	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See all credit docs included credit supplement with a snapshot of the properties in our system and what property each lien is tied to - Seller-XX/XX/XXXX Counter-Please upload the document for review, as nothing is was attached for me to view. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-credit supplement attached that shows XXXXXX XXXXXXXXX as primary to complete housing history - Seller-XX/XX/XXXX Counter-BorrowerX primary residence XXX X XXXXXXXXXX XX XXX XXXXXX, XX XXXXX pay history is missing from the file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-I do not see a lien listed on title nor do i see a payoff for a lien subject appears to be free and clear. Please advise what you are seeing. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements Missing documentation that supports the primary residence pay history. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. See all credit docs included credit supplement with a snapshot of the properties in our system and what property each lien is tied to - Seller-XX/XX/XXXX Ready for Review-credit supplement attached that shows XXXXXX XXXXXXXXX as primary to complete housing history - Seller-XX/XX/XXXX Ready for Review-I do not see a lien listed on title nor do i see a payoff for a lien subject appears to be free and clear. Please advise what you are seeing. - Seller-XX/XX/XXXX	Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX	X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9912775	N/A	N/A
XXXX	XXXX		305232590	Closed	2026-06-24 10:31	2026-07-10 08:56	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing VOM or VOR	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see the attached credit report and credit supplements and the REO from our XXXX showing the mortgages tied to properties. - Seller-XX/XX/XXXX Counter-See loan VOMs in W-XXXXXXXXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-please advise on where these address are noted. I'm looking in our system I do not see the below referenced addresses listed. - Seller-XX/XX/XXXX Open-VOR/VOM Doc Status should not be 'Missing'. Missing VOM s for Property Address: XXXX XXXXXXXXXXX XXXXXX, XXXXXXXXXXX, XX XXXXX Lender: XXXXXX XXXXXXXXXXXX and Property Address: XXX XXXXXXXX XXXXXX XXXXXXXXXXX, XX XXXXX Lender : XXXXXXXXXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see the attached credit report and credit supplements and the REO from our XXXX showing the mortgages tied to properties. - Seller-XX/XX/XXXX Ready for Review-please advise on where these address are noted. I'm looking in our system I do not see the below referenced addresses listed. - Seller-XX/XX/XXXX	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	9912776	N/A	N/A
XXXX	XXXX		305232587	Closed	2026-06-25 13:54	2026-07-02 13:19	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Lender provided title supplement indicating sufficient coverage. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $X is Less than Loan Amount There is no Coverage amount listed on the Title. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Lender provided title supplement indicating sufficient coverage. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX XXXX XXXXXX XX XXXXX XXX (X-X-XX)(X)-XX.XXX			XXXX	Investment	Purchase	NA	9940861	N/A	N/A
XXXX	XXXX		305232587	Closed	2026-06-25 01:58	2026-06-29 11:31	Resolved	1 - Information	D	A	Credit	Missing Doc	Evidence of Property Tax Missing	Resolved-Final CD taxes calculated using XX tax calculation method by taking X.XX% of the sales price, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Final CD taxes calculated using XX tax calculation method by taking X.XX% of the sales price, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Property Tax is present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-for XX X.XX% of PP is utilized to calc taxes. - Seller-XX/XX/XXXX Open-Missing Evidence of Property Tax Provided tax certification on page XXX with $XXXX.XX/X of semi annual monthly payment is not matching with the final CD monthly payment of $XXX.XX provide updated supporting documents. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-for XX X.XX% of PP is utilized to calc taxes. - Seller-XX/XX/XXXX	Resolved-Final CD taxes calculated using XX tax calculation method by taking X.XX% of the sales price, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Final CD taxes calculated using XX tax calculation method by taking X.XX% of the sales price, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Property Tax is present - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Purchase	NA	9928559	N/A	N/A
XXXX	XXXX		305135201	Closed	2026-07-17 10:02	2026-08-18 11:25	Resolved	1 - Information	C	A	Credit	Eligibility	Audited DTI Exceeds Guideline DTI Requirements.	Resolved-Breakdown of business paid liabilities received. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see revised DTI calculation. Three accounts paid by the business were identified and used to partially offset the XXXX XXX payment, resulting in a revised DTI of XX.XX%, meets XXXXXXXXX requirement. Please rescind the finding as presented. Thank you. - Buyer-XX/XX/XXXX Open-Audited DTI of XX.XX% exceeds XXXXXXXXX DTI of XX% PCCD shows X accounts being paid off, DTI above XX%. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Breakdown of business paid liabilities received. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX XXXXXXXXXXX XX XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10320662	N/A	N/A
XXXX	XXXX		305135201	Closed	2026-06-25 12:55	2026-07-17 10:02	Resolved	1 - Information	D	A	Compliance	Disclosure	Missing PCCD.	Resolved-Received confirmation no correction required for the PCCD for the payoffs. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. A Post-Closing Closing Disclosure (PCCD) dated **XX/XX** is included in the loan file and reflects the final payoff amounts used at disbursement. The underwriter's final calculations in XXXXXXXXX are consistent with the PCCD and support the payoff amounts reflected on the final disbursed loan. The PCCD represents the final executed post-closing figures, and no additional corrected PCCD is required. Please rescind finding as presented, thank you. - Buyer-XX/XX/XXXX Open-PCCD in file shows dropped off payoffs, missing PCCD showing corrected payoff amounts. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received confirmation no correction required for the PCCD for the payoffs. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXX XXXXXXXX XXXXX XXXXXXXXXXXX.XXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9939791	N/A	N/A
XXXX	XXXX		305135201	Closed	2026-06-22 04:02	2026-06-25 13:13	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Loan is escrowed, PCCD on page XXX shows escrows, Escrow Disclosure on page on XXX shows escrows, Rate lock date was entered correctly – see Pg#'s XXX, An interior and exterior appraisal was completed for this property – see pg# XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML requirements, finding resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Loan is escrowed, PCCD on page XXX shows escrows, Escrow Disclosure on page on XXX shows escrows, Rate lock date was entered correctly – see Pg#'s XXX, An interior and exterior appraisal was completed for this property – see pg# XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML requirements, finding resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	9853548	N/A	N/A
XXXX	XXXX		305232589	Closed	2026-06-25 10:14	2026-06-29 08:36	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Closing package received with signed documents - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Please upload entire signed closing package. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Closing package received with signed documents - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX_XXX_XXX.XXX XXXXXXXX_XXX_XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9935295	N/A	N/A
XXXX	XXXX		305232589	Closed	2026-06-24 05:32	2026-06-29 03:52	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Missing	Resolved-Requested Note document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Note is Missing Missing signed NOTE and addendums - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Note document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9908431	N/A	N/A
XXXX	XXXX		305232589	Closed	2026-06-24 05:33	2026-06-29 03:51	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Deed of Trust is Missing	Resolved-Requested Deed of trust document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Deed of Trust is Missing Missing signed Deed of Trust. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Deed of trust document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9908442	N/A	N/A
XXXX	XXXX		305232589	Closed	2026-06-25 09:52	2026-06-29 03:46	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing signed Guaranty - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX_XXX_XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9934805	N/A	N/A
XXXX	XXXX		305232589	Closed	2026-06-24 06:43	2026-06-28 23:58	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-Requested signed business purpose affidavit provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'XXXX' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose V2 Page is 'Missing'. Business Purpose Affidavit is required for a XXXX loan. Missing signed Business Purpose Affidavit - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested signed business purpose affidavit provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX_XXX_XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9909088	N/A	N/A
														Resolved-Non-XX. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX												

XXXX	XXXX		305177971	Closed	2026-07-01 08:22	2026-07-06 16:55	Resolved	1 - Information	C	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-this is a Non-XX File and when docs were draw file was passing for XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The loan's (X.XXX%) APR equals or exceeds the Federal XXXX threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable XXXX for this loan is (X.XX%).(XX XXX XXXX.XX(a)(X)(i)) - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-Non-XX. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10018714	N/A	N/A
XXXX	XXXX		305177971	Closed	2026-07-01 08:22	2026-07-06 13:57	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The points were increased due to a Guideline Exception added. See the reason for exception - Due Diligence Vendor-XX/XX/XXXX Open-Discount points increased by $XXX on Initial XX without XXX in file . Provided XXX for increase of discount points. - Due Diligence Vendor-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Points - Loan Discount Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX XXX XXXX.XX(e)(X); XX XXX XXXX.XX(e)(X); XX XXX XXXX.XX(f)(X)(v)). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10018715	N/A	N/A
XXXX	XXXX		305177971	Closed	2026-07-01 08:22	2026-07-06 13:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Lender Credits That Cannot Decrease Test (50001262)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The points were increased due to a Guideline Exception added. See the reason for exception - Due Diligence Vendor-XX/XX/XXXX Open-Discount points increased by $XXX on Initial XX without XXX in file . Provided XXX for increase of discount points. - Due Diligence Vendor-XX/XX/XXXX Open-The baseline amount of non-specific (lump sum) lender credits and specific lender credits disclosed is ($XXX.XX). The Last XX shows a total lender credit amount of ($X.XX). The following fees "lender credits" have decreased below their baseline amounts (General Lender Credit). Non-specific lender credits are generalized payments that do not pay for a particular fee. Specific lender credits are specific payments to pay for a specific fee. The total amount of non-specific and specific lender credits cannot decrease unless a new disclosure is provided and there is a valid changed circumstance associated with the re-disclosure, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX XXX XXXX.XX(e)(X)(i) and comments XX(e)(X)(i)-X and -X; XX XXX XXXX.XX(f)(X)(v); XX XXX XXXX.XX(g)(X); XX XXX XXXX.XX(h)). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10018713	N/A	N/A
XXXX	XXXX		305177971	Closed	2026-06-29 14:21	2026-07-01 09:06	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved-Document uploaded and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Initial XX - Due Diligence Vendor-XX/XX/XXXX Open-XXXX: Missing Closing Disclosure Initial Closing Disclosure missing in file. Compliance not ran. Provide Initial Closing Disclosure. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Document uploaded and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9984349	N/A	N/A
XXXX	XXXX		305177971	Closed	2026-06-26 01:39	2026-07-01 00:57	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Requested gap credit report that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Requested gap credit report that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Look Back Credit Report - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing Provide Gap Credit Report is Missing in file - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested gap credit report that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Requested gap credit report that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9948838	N/A	N/A
XXXX	XXXX		305135028	Closed	2026-06-24 06:14	2026-07-07 23:48	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower X Gap Credit Report uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. attached - Seller-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. attached - Seller-XX/XX/XXXX	Resolved-Borrower X Gap Credit Report uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX-XXX XXXXXX XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	9908750	N/A	N/A
XXXX	XXXX		305135028	Closed	2026-06-24 00:33	2026-07-07 23:47	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower X XXX Party VOE uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X XXX Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. attached - Buyer-XX/XX/XXXX Open-Borrower X XXX Party VOE Prior to Close Missing VOE Prior to Close Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower X XXX Party VOE uploaded, Verified & entered in system - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X XXX Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Purchase	NA	9905277	N/A	N/A
XXXX	XXXX		305135028	Closed	2026-06-24 03:59	2026-07-02 00:28	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Rescinded-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR §XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX, and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XXX , the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Rescinded-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR §XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX, and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XXX , the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	9906509	N/A	N/A
XXXX	XXXX		305130540	Closed	2026-06-25 10:58	2026-07-30 08:36	Resolved	1 - Information	C	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Ready for Review-SAnctions search - Due Diligence Vendor-XX/XX/XXXX Open-OFAC Check Not Completed and/or Cleared Borrower X Country is Sanctioned. Confirm that the borrower has been manually checked against OFAC's SDN List for individuals and entities - Due Diligence Vendor-XX/XX/XXXX		Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9936143	N/A	N/A
XXXX	XXXX		305130540	Closed	2026-06-25 23:44	2026-07-29 23:54	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated XXXX with Employment start date and line of work info provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Corrected XXXX - Due Diligence Vendor-XX/XX/XXXX Open-Employment start date & How long in this line of work? data is missing from final XXXX on page #XXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated XXXX with Employment start date and line of work info provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9948307	N/A	N/A
XXXX	XXXX		305130540	Closed	2026-06-25 09:02	2026-07-01 00:20	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Requested XXXX document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. XXXX document is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested XXXX document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	9933595	N/A	N/A
XXXX	XXXX		305141175	Closed	2026-06-25 01:21	2026-07-06 04:14	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-Requested Business Purpose Affidavit Provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX Page Loan Type is 'XXXX' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Present', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a XXXX loan. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please review upload - Buyer-XX/XX/XXXX Open-The XXXX Page Loan Type is 'XXXX' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a XXXX loan. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested Business Purpose Affidavit Provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is XXXX.) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX,XXX.XXX		Final Business Purpose Disclosure is missing in file.	XXXX	Investment	Refinance	Cash Out - Other	9928287	N/A	N/A
XXXX	XXXX	BCS26050430	305232655	Closed	2026-06-25 07:51	2026-07-31 08:44	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Waived-Exception provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) Reserve requirement of X months is missing from the loan file. Please provide documentation to support sufficient reserves. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Exception provided - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXXX XXXXXXX XXXX.XXX		XXX Representative credit score exceeds the minimum required of XXX by XX points. XXXX ratio of X.XXX exceeds the minimum requirement of X by X.XXX. Borrower has owned the subject property for X.X years. Investor has X.X years of experience with investment properties.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9932481	Originator Post-Close	Yes
XXXX	XXXX	BCS26050430	305232655	Closed	2026-06-26 04:43	2026-06-30 00:30	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Updated HUD uploaded with prepayment Penalty marked as Yes, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. The Note & APPROVAL CERTIFICATE shows Prepayment penalty along with prepayment rider whereas HUD marked as No . - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated HUD uploaded with prepayment Penalty marked as Yes, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXX XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	9950473	N/A	N/A
XXXX	XXXX		305232459	Closed	2026-06-30 14:19	2026-08-04 16:49	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Rebuttal - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'N/A' Inadequate insurance Coverage. RCE = $XXXx; Coverage = $XXXx. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Rebuttal - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10006501	N/A	N/A
														Resolved-Using Loan Stream guidelines, now meets guideline LTV. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. good morning this product is reviewed to loanstream guidelines. - Seller-XX/XX/XXXX Open-Audited LTV Exceeds	Ready for Review-Document	Resolved-Using Loan Stream guidelines, now										

XXXX	XXXX		305232459	Closed	2026-06-30 16:18	2026-08-04 16:47	Resolved	1 - Information	C	A	Credit	Eligibility	Audited LTV Exceeds Guideline LTV	Guideline LTV Audited LTV of XX% exceeds the guideline Maximum of XX%. - Due Diligence Vendor-XX/XX/XXXX	Uploaded. good morning this product is reviewed to loanstream guidelines. - Seller-XX/XX/XXXX	meets guideline LTV. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX-XXX-XXXX-XXXXXX-XXX-XXXXXX-X.XXX			XXXX	Investment	Refinance	Cash Out - Other	10008948	N/A	N/A
XXXX	XXXX		305232459	Closed	2026-06-30 16:11	2026-08-04 16:42	Resolved	1 - Information	C	A	Credit	Eligibility	Audited FICO is less than Guideline requirements.	Resolved-Audited FICO of XXX is greater than or equal to Guideline FICO of XXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. using XXXXXXXXXX guidelines. - Seller-XX/XX/XXXX Open-Audited FICO of XXX is less than Guideline FICO of XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. using XXXXXXXXXX guidelines. - Seller-XX/XX/XXXX	Resolved-Audited FICO of XXX is greater than or equal to Guideline FICO of XXX - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10008818	N/A	N/A
XXXX	XXXX		305232556	Closed	2026-06-26 12:35	2026-06-29 18:51	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Received updated XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXX is showing an incorrect property valuation for the subject property. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received updated XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9958798	N/A	N/A
XXXX	XXXX		305232556	Closed	2026-06-26 12:34	2026-06-29 18:51	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Received updated XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXX Document is Missing Missing XXXX with the correct property valuation amount. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received updated XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9958795	N/A	N/A
XXXX	XXXX		305232556	Closed	2026-06-25 07:39	2026-06-29 03:17	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Requested lock confirmation provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Lock confirmation missing from the file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested lock confirmation provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXX - XXXX_XXXX_X-XXXXXXXXXX XXXXXX.XXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	9932323	N/A	N/A
XXXX	XXXX	W26050313	305232545	Closed	2026-06-30 15:45	2026-07-06 12:24	Resolved	1 - Information	C	A	Compliance	Disclosure	Data Discrepancy: Prepayment Penalty on Closing Disclosure Incorrect	Resolved-Revised HUD provided with correct prepayment calculation. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Prepayment Penalty on Closing Disclosure does not match the prepayment penalty calculation on the Note. Prepayment on HUD shows $XX,XXX but calculation from note shows $XX,XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised HUD provided with correct prepayment calculation. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXXX XXX.XXX			XXXX	Investment	Purchase	NA	10008290	N/A	N/A
XXXX	XXXX		305177922	Closed	2026-06-29 04:06	2026-07-27 15:18	Resolved	1 - Information	D	A	Compliance	Missing Doc	Undiscounted Rate is Missing	Resolved-Disclosure received. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. attached - Buyer-XX/XX/XXXX Open-Undiscounted Rate Disclosure is missing in the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Disclosure received. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXX XXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	9975048	N/A	N/A
XXXX	XXXX		305177922	Closed	2026-07-02 17:36	2026-07-08 11:03	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 3rd Party VOE Prior to Close Missing	Resolved-Borrower X Xrd party VOE prior to close was provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see dated X/X - Buyer-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing The existence of the business must be independently verified through a disinterested third party within XX business days of closing is absent from the file. Document on page XXX is not dated. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower X Xrd party VOE prior to close was provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XX XXXXXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10049956	N/A	N/A
XXXX	XXXX		305177922	Closed	2026-06-29 03:28	2026-07-02 17:40	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX, XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg# XX-XXX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX, XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg# XX-XXX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	9974849	N/A	N/A
XXXX	XXXX		305232803	Closed	2026-07-01 07:33	2026-07-07 02:03	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 3rd Party VOE Prior to Close Missing	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_ XX X XXX.XXX			XXXX	Investment	Purchase	NA	10018083	N/A	N/A
XXXX	XXXX		305232803	Closed	2026-07-01 07:33	2026-07-07 02:02	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XX X XXX.XXX			XXXX	Investment	Purchase	NA	10018082	N/A	N/A
XXXX	XXXX		305232803	Closed	2026-07-01 08:06	2026-07-07 01:57	Resolved	1 - Information	D	A	Property	Missing Doc	1004D Completion Report is Missing	Resolved-Requested XXXX completion report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX Completion Report is present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-XXXX Completion Report is Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested XXXX completion report provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX Completion Report is present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXX.XXX			XXXX	Investment	Purchase	NA	10018545	N/A	N/A
XXXX	XXXX	W26030347	305232481	Closed	2026-07-01 23:15	2026-07-07 09:49	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing disbursement date on final HUD-1	Resolved-XXX-X Settlement Statement with Disbursement Date added to page X of the Final XXX-X provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Final XXX-X Settlement Statement reflects a closing date of XX/XX/XXXX but does not identify a disbursement date on page X. Per diem interest disclosed on Line XXX (XX/XX/XXXX – XX/XX/XXXX) indicates funds were disbursed on XX/XX/XXXX. Additionally, the file contains a certification addendum to the XXX-X executed by the borrower and settlement agent on XX/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXX-X Settlement Statement with Disbursement Date added to page X of the Final XXX-X provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX - XXXXXXXXXX XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10033752	N/A	N/A
XXXX	XXXX	W26030347	305232481	Closed	2026-07-01 01:58	2026-07-06 23:09	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-XX (Fannie XXX) uploaded, verified & entered in system - Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see attached XXX / XXX with score of X - Seller-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and XX Score, if present, is greater than X.X Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see attached XXX / XXX with score of X - Seller-XX/XX/XXXX	Resolved-XX (Fannie XXX) uploaded, verified & entered in system - Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXX - XXX _XXXXX X.XXX			XXXX	Investment	Refinance	Cash Out - Other	10014569	N/A	N/A
XXXX	XXXX	W26030341	305232482	Closed	2026-07-01 16:30	2026-07-02 08:11	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing disbursement date on final HUD-1	Resolved-Settlement Statement provided with Xst page reflecting the Disbursement Date of XX/XX/XXXX. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Final XXX-X Settlement Statement reflects a closing date of XX/XX/XXXX but does not identify a disbursement date on page X. Per diem interest disclosed on Line XXX (XX/XX/XXXX – XX/XX/XXXX) indicates funds were disbursed on XX/XX/XXXX. Additionally, the file contains a certification addendum to the XXX-X executed by the borrower and settlement agent on XX/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Settlement Statement provided with Xst page reflecting the Disbursement Date of XX/XX/XXXX. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX XXXXXXXXXX XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10029995	N/A	N/A
XXXX	XXXX	W26030341	305232482	Closed	2026-06-30 08:39	2026-07-01 14:55	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Partial	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Policy Partially Provided Provide complete hazard document details . - Due Diligence Vendor-XX/XX/XXXX		Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	9998836	N/A	N/A
XXXX	XXXX	W26030345	305232483	Closed	2026-07-01 18:41	2026-07-07 09:26	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing disbursement date on final HUD-1	Resolved-XXX-X Settlement Statement with Disbursement Date added to page X of the Final XXX-X provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Final XXX-X Settlement Statement reflects a closing date of XX/XX/XXXX but does not identify a disbursement date on page X. Per diem interest disclosed on Line XXX (XX/XX/XXXX – XX/XX/XXXX) indicates funds were disbursed on XX/XX/XXXX. Additionally, the file contains a certification addendum to the XXX-X executed by the borrower and settlement agent on XX/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXX-X Settlement Statement with Disbursement Date added to page X of the Final XXX-X provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX - XXXXXXXXXX XXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10031500	N/A	N/A
XXXX	XXXX	W26060105	305232601	Closed	2026-07-02 06:47	2026-07-09 10:58	Resolved	1 - Information	D	A	Credit	Missing Doc	Third Party Fraud Report not Provided	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Third Party Fraud Report - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Third Party Fraud Report is provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Third Party Fraud Report provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10038455	N/A	N/A
XXXX	XXXX	W26060105	305232601	Closed	2026-07-02 08:33	2026-07-08 23:18	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Primary Housing is verified to be owned Free & Clear and the uploaded first payment letter for the new XXXXXXXXXX loan to support the qualifying payment used of $X,XXX.XX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Primary Mortgage or Current Rent History unable to Verity hence added finding for Housing History Meets G/L Requirements. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Primary Housing is verified to be owned Free & Clear and the uploaded first payment letter for the new XXXXXXXXXX loan to support the qualifying payment used of $X,XXX.XX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XX XXXXXXXX XX XXXXXXX XXXXXXX XXXXXXX.XXX XXXXXXX XXXXXXX XXXXXXXXX XXX XXXX.XXX XXXXX XXXXXXX XXXXXX XXX XXX XXXXXXXX XXX XXXXXXX XXXXXXXXX XXXXXX XXXXXXXXXXXX.XXX XXXXXXX XXXXXXXXX XXXXXXXX XXXXXXX XX XXXX X-X.XXX			XXXX	Investment	Refinance	Cash Out - Other	10039728	N/A	N/A
XXXX	XXXX	W26060105	305232601	Closed	2026-07-02 07:24	2026-07-08 01:59	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-Executed copy of Initial XXXX uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Initial XXXX is Missing. On page#XXXX we have the initial XXXX but borrower sign and LO sign is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Executed copy of Initial XXXX uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10038888	N/A	N/A
XXXX	XXXX		305232712	Closed	2026-07-07 06:16	2026-07-23 21:09	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Missing	Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX Open-The Note is Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10089230	N/A	N/A
XXXX	XXXX		305232712	Closed	2026-07-07 06:59	2026-07-23 21:06	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Received settlement statement - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. Missing closing CD / ALT A/ HUD X - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received settlement statement - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX_XXXXXXXXXX_XXXXX_-_XXXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10089881	N/A	N/A
XXXX	XXXX		305232712	Closed	2026-07-07 06:42	2026-07-23 21:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'DSCR' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a DSCR loan. Missing Business Purpose Affidavit Disclosure. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX	_XXXXXXXX_.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10089590	N/A	N/A
XXXX	XXXX		305232712	Closed	2026-07-07 07:47	2026-07-23 21:01	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX received - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXXX - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Most recent XXXX is missing in the file, as per PHL guidelines a final XXXX is required to be in the file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-XXXX - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXX received - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10090928	N/A	N/A
														Waived-Lender provided waiver from buyer. Under the https://www.dhs.gov/visa-waiver-program the UK is eligible for a VISA waiver combined with an unexpired EAD card in the file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see updated rebuttal - Seller-XX/XX/XXXX Counter-Received was a copy of the EAD and LOX. Missing a												

XXXX	XXXX		305232712	Closed	2026-07-08 11:50	2026-07-23 14:45	Waived	2 - Non-Material	D	B	Credit	Missing Doc	Borrower 1 Citizenship Identification Documentation Missing	copy of the unexpired Temp Visa EX in the file as stated in the exception request for loan amount and primary residence pay history. OR an employment letter to accompany the EAD card as the VIA received was expired to the NOTE, as required per guidelines. PG XX of the * Planet Non-QM Program Guidelines *Non-Permanent Resident Aliens * Requirements & Documentation * If the visa expires within six (X) months of note date, a letter from the employer documenting the borrower's continued employment and continued visa renewal sponsorship (employer on the loan application must be the same as on the unexpired visa) is acceptable. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Hello see attached rebuttal I have gone into the Non QM Guidelines for Planet and have pasted what the requirements are. there is nothing that states you need the document AND proof of employment. - Seller-XX/XX/XXXX Counter-Received was another copy of the EAD as the VISA in the file is expired. Received also was a copy of an email stating there is an exception, but a copy of the exception was not received. In order to use the EAD as ID, an employment letter accompany the card in order to use the work authorization photo ID. Received was a copy of the employment authorization card. Missing an employment letter to use the work authorization photo ID , as the VISA is expired, as per PG XX of the * Planet Non-QM Program Guidelines *Non-Permanent Resident Aliens * Requirements & Documentation * If the visa expires within six (X) months of note date, a letter from the employer documenting the borrower's continued employment and continued visa renewal sponsorship (employer on the loan application must be the same as on the unexpired visa) is acceptable. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-the snippet in the rebuttal shows this document is acceptable with no other information needed. please clear based on what we have it meets the guidelines. - Seller-XX/XX/XXXX Counter-Received an LOE stating the Borrower has a new Temp VISA with a copy of the EAD, but a copy of the new Temp VISA was not attached. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. exception in file see rebuttal notes - Seller-XX/XX/XXXX Counter-In order to use the EAD as ID, an employment letter accompany the card in order to use the work authorization photo ID. Received was a copy of the employment authorization card. Missing an employment letter to use the work authorization photo ID , as the VISA is expired - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. the EAD is not expired shows expires XX.XX.XXXX. this should be in the loan file uploaded as well. - Seller-XX/XX/XXXX Open-Missing an employment letter to use the work authorization photo ID , as the VISA is expired - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see updated rebuttal - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Hello see attached rebuttal I have gone into the Non QM Guidelines for Planet and have pasted what the requirements are. there is nothing that states you need the document AND proof of employment. - Seller-XX/XX/XXXX Ready for Review-the snippet in the rebuttal shows this document is acceptable with no other information needed. please clear based on what we have it meets the guidelines. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. exception in file see rebuttal notes - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. the EAD is not expired shows expires XX.XX.XXXX. this should be in the loan file uploaded as well. - Seller-XX/XX/XXXX	Waived-Lender provided waiver from buyer. Under the https://www.dhs.gov/visa-waiver-program the UK is eligible for a VISA waiver combined with an unexpired EAD card in the file. - Due Diligence Vendor-XX/XX/XXXX	XXXX_XXXXX.XXX XXXXXXXX.XXX XXXXXXXXX.XXX XXX.XXX			XX.XX% LTV is below the maximum XX% LTV byX.XX%. XXX Representative credit score exceeds the minimum required credit score of XXX by XX Points. $X,XXX,XXX.XX reserves exceed the minimum required of$XXX,XXX.XX exceeds the minimum by XXXXXXX.XX or XX months over the required minimum of XX.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10123558	Investor Post-Close	No
XXXX	XXXX		305232712	Closed	2026-07-08 10:47	2026-07-22 12:19	Waived	2 - Non-Material	B	B	Credit	Doc Issue	VOM or VOR missing/required	Waived- - Due Diligence Vendor-XX/XX/XXXX Unable to Resolve-Exception Request Details: Bwr resides between US & XXXX. Bwr purchased this property X yrs ago w/ hard money loan. Recently renovated subject property, but now has a long term lease which started X mo. Ago. Bwr has well established credit. Bwr has a temp visa (EX) & received a renewed EAD (cpo) through XXXX.XX.XX --- requesting to waive housing history for primary residence since we have payment history on subject. Exception for loan amount approved subject to acceptable reliance letter with a B grade or higher. Evidence borrower has an approved EAD that meets guidelines. Documentation supporting compensating factors noted above. Approval based on acceptance and any pricing adjustments needed from Cap Markets. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see the exception showing no housing required per PHL - Seller-XX/XX/XXXX Counter-Received was an email conversation stating a VOM was not required for the primary in AUS. Please obtain an exception from XXXX. Per guidelines Mortgage/Rental History Per DU, the mortgage/rental rating cannot have any ≥ XX-day lates in the previous XX months. NOTE: If DU allows any delinquencies, a satisfactory explanation of the delinquency is required and is subject to underwriter review and acceptance. Thecreditreport must reflect the most recent XX-month activity. Mortgagemustbecurrentfor the month closing. Copiesofrentchecks are required to document rental payment history per DU results in lieu of rent checks, at the underwriter's discretion, the following may be acceptable: n Adirect verification of rent (VOR) provided by a professional management company, or n Copies of money orders. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see rebuttal notes and exception already in file - Seller-XX/XX/XXXX Open-Missing a VOM/VOR / documentation verifying the primary residence is owed free and clear/ lives rent free for XXX XXXX as XX mo pay history is required for the primary residence. - pg XXX of guidelines. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Please see the exception showing no housing required per PHL - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see rebuttal notes and exception already in file - Seller-XX/XX/XXXX		XXXXXXXX.XXX XXXXXXXXX XX XXXXXXX.XXX			XX.XX% LTV is below the maximum XX% LTV byX.XX%. XXX Representative credit score exceeds the minimum required credit score of XXX by XX Points. $X,XXX,XXX.XX reserves exceed the minimum required of$XXX,XXX.XX exceeds the minimum by XXXXXXX.XX or XX months over the required minimum of XX.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10121420	Originator Post-Close	Yes
XXXX	XXXX		305232712	Closed	2026-07-07 07:55	2026-07-10 18:47	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Loan Amount is greater than Guideline Maximum Loan Amount.	Waived-Waiver in file. - Due Diligence Vendor-XX/XX/XXXX Unable to Resolve-Received updated exception for the loan amount to be $XXXXXXX.XX. As the one in the file is for X,XXX,XXX.XX Exception for loan amount approved subject to acceptable reliance letter with a B grade or higher. Evidence borrower has an approved EAD that meets guidelines. Documentation supporting compensating factors noted above. Approval based on acceptance and any pricing adjustments needed from Cap Markets. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XX.XX% LTV is below the maximum XX% LTV by X.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Loan Amount of $XXXXXXX is greater than the Guideline Maximum Loan Amount of $XXXXXXX Missing an updated exception for the loan amount to be $XXXXXXX.XX. As the one in the file is for X,XXX,XXX.XX Exception for loan amount approved subject to acceptable reliance letter with a B grade or higher. Evidence borrower has an approved EAD that meets guidelines. Documentation supporting compensating factors noted above. Approval based on acceptance and any pricing adjustments needed from Cap Markets. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Waiver in file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_XXXXXXXXX_-XX.XXX			XXX Representative credit score exceeds the minimum required of XXX by XX points. XX.XX months reserves exceed the minimum required of XX months which exceeds the minimum by XX.XX months over the required minimum. XX.XX% LTV is below the maximum XX% LTV by X.XX%.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10091152	Originator Pre-Close	Yes
XXXX	XXXX		305232639	Closed	2026-07-10 12:51	2026-07-16 09:40	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Resolved-Received XX months pay history for the BXs primary residence. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. i pulled together all the documents in one bundle. There are documents translating the original docs as borrower lives out of country. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Missing VOR for the BX primary address pay history. MORTGAGE AND RENTAL PAYMENT VERIFICATION :The mortgage/rental history on both the borrower's or guarantor's primary residence and the subject property are required (if applicable, i.e., refinance). - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. i pulled together all the documents in one bundle. There are documents translating the original docs as borrower lives out of country. - Seller-XX/XX/XXXX	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Resolved-Received XX months pay history for the BXs primary residence. - Due Diligence Vendor-XX/XX/XXXX	X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX				XXXX	Investment	Purchase	NA	10181385	N/A	N/A
XXXX	XXXX		305155475	Closed	2026-07-07 02:31	2026-07-21 02:23	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Requested Business Narrative provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Business Narrative LOX and letter from borrower - Due Diligence Vendor-XX/XX/XXXX Open-SE Business Narrative is missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested Business Narrative provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX				XXXX	Primary Residence	Purchase	NA	10085915	N/A	N/A
XXXX	XXXX		305155475	Closed	2026-07-07 01:30	2026-07-14 23:14	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-RCE uploaded, Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-RCE for Homeowners Insurance - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXXX and Guaranteed Replacement Coverage indicator is 'N/A' Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXXX - Due Diligence Vendor-XX/XX/XXXX		Resolved-RCE uploaded, Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX				XXXX	Primary Residence	Purchase	NA	10085013	N/A	N/A
XXXX	XXXX		305155475	Closed	2026-07-07 02:34	2026-07-07 15:09	Waived	2 - Non-Material	B	B	Property	Appraisal	Property/Appraisal General	Waived-Permit acreage on rural property of XX.XX acres (Guidelines restrict to XX acres on rural). - Due Diligence Vendor-XX/XX/XXXX		Waived-Permit acreage on rural property of XX.XX acres (Guidelines restrict to XX acres on rural). - Due Diligence Vendor-XX/XX/XXXX				XX% LTV is below the maximum XX% LTV by X%. Borrower has $XX,XXX residual income after all expenses. Minimum required per guideline is $X,XXX. XXX Representative credit score exceeds the minimum required of XXX by XXX points XX.XX% DTI is below the maximum XX% DTI by X.XX%.	XXXX	Primary Residence	Purchase	NA	10085935	Originator Pre-Close	Yes
XXXX	XXXX		305232588	Closed	2026-07-07 05:42	2026-07-21 17:47	Resolved	1 - Information	A	A	Compliance	TRID	Lender Credits That Cannot Decrease Test	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-Lender credit decreased on disclosure dated XX/XX/XXXX without valid COC. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the lender credits that cannot decrease test. (XX CFR §XXXX.XX(e)(X)(i))The loan contains charges that exceed the good faith determination according to §XXXX.XX(e)(X)(i). The final sum of specific and non-specific lender credits ($X.XX) does not exceed or equal the comparable sum of specific and non-specific lender credits ($X,XXX.XX). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §XXXX.XX(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §XXXX.XX(e)(X)(i). COC applied - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-see attached - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the lender credits that cannot decrease test. (XX CFR §XXXX.XX(e)(X)(i))The loan contains charges that exceed the good faith determination according to §XXXX.XX(e)(X)(i). The final sum of specific and non-specific lender credits ($X.XX) does not exceed or equal the comparable sum of specific and non-specific lender credits ($X,XXX.XX). Please see the table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §XXXX.XX(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §XXXX.XX(e)(X)(i). COC applied - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX				XXXX	Primary Residence	Refinance	Cash Out - Other	10087774	N/A	N/A
														Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (XX CFR §XXXX.XX(e)(X)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX, XX/XX/XXXX and XX/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (XX CFR §XXXX.XX(e)(X)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other														

XXXX	XXXX		305232588	Closed	2026-07-10 02:25	2026-07-21 17:44	Resolved	1 - Information	C	A	Compliance	ComplianceEase	TRID Rate Lock Disclosure Delivery Date Test	interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on XX/XX/XXXX and XX/XX/XXXX. Provided documents show Date Rate Was Set XX/XX/XXXX, but a revised disclosure was not issued within three business days of that date as required. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the TRID Rate Lock Disclosure Delivery Date Test. (XX CFR §XXXX.XX(e)(X)(iv)(D))A disclosure advising of the revised interest rate, points, lender credits, and any other interest rate dependent charges and terms was not provided to the borrower within three business days after the interest rate was locked on XX/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	10164705	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-07 05:33	2026-07-21 17:32	Resolved	1 - Information	C	A	Compliance	TRID	Charges That Cannot Increase Test	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see the coc attached with removal of lender credit due to lock extension fee. The increased loan amount is showing decrease in APR from last disclosed amount. Please advise. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the charges that cannot increase test. (XX CFR §XXXX.XX(e)(X)(i))The loan contains charges that exceed the good faith determination according to §XXXX.XX(e)(X)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $XXX.XX.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §XXXX.XX(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §XXXX.XX(e)(X)(i). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the charges that cannot increase test. (XX CFR §XXXX.XX(e)(X)(i))The loan contains charges that exceed the good faith determination according to §XXXX.XX(e)(X)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $X,XXX.XX.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §XXXX.XX(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §XXXX.XX(e)(X)(i). COC provided is missing Fee sheet attached. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the charges that cannot increase test. (XX CFR §XXXX.XX(e)(X)(i))The loan contains charges that exceed the good faith determination according to §XXXX.XX(e)(X)(i).One or more of the final charges exceed the comparable amount. Your total tolerance violation is $X,XXX.XX.Please see the Tolerance Comparison Table that displays the Charges That Cannot Increase for a comparison of the data between the provided disclosures.An estimated closing cost disclosed pursuant to §XXXX.XX(e) is in good faith if the charge paid by or imposed on the consumer does not exceed the amount originally disclosed under §XXXX.XX(e)(X)(i). COC is required - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see the coc attached with removal of lender credit due to lock extension fee. The increased loan amount is showing decrease in APR from last disclosed amount. Please advise. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10087561	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-07 05:33	2026-07-21 17:32	Resolved	1 - Information	A	A	Compliance	Points & Fees	Reimbursement Amount Validation Test	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-Lender credit decreased on disclosure dated XX/XX/XXXX without valid COC. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. NON REIMBURSEMENT loans - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-see attached not sure what happened I thought I pushed these. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the reimbursement amount validation test.The loan failed one or more tolerance tests and did not provide a reimbursement amount. This information is necessary in order to correctly perform reimbursement calculations. NON REIMBURSEMENT loans - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10087562	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-07 05:33	2026-07-21 17:32	Resolved	1 - Information	A	A	Compliance	Disclosure	Consummation or Reimbursement Date Validation Test	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-Lender credit decreased on disclosure dated XX/XX/XXXX without valid COC. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. NON REIMBURSEMENT loans - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-see attached - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX Rescinded-This loan failed the closing or reimbursement date validation test.The loan failed one or more tolerance tests and did not provide either a reimbursement date or a consummation date (or closing / settlement date, if consummation date is not available). This information is necessary in order to correctly perform reimbursement calculations. NON REIMBURSEMENT loans - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10087563	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-09 12:11	2026-07-14 12:01	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated Final XXXX provided - finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Income is calculated off of P&L on page #XXX as $XXX,XXX.XX / XX = $XX,XXX.XX, Lender used $XX,XXX.XX on Final XXXX/XXXX but worksheet is missing from loan file - using lower income to qualify (please update income to match calculation) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated Final XXXX provided - finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX XXXXXX XXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10154460	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-09 11:50	2026-07-14 12:01	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Final XXXX on page #XXX has the wrong loan amount of $XXX,XXX - loan closed with loan amount of $XXX,XXX. Income is calculated off of P&L on page #XXX as $XXX,XXX.XX / XX = $XX,XXX.XX, Lender used $XX,XXX.XX on Final XXXX/XXXX but worksheet is missing from loan file - using lower income to qualify (please update income to match calculation) please make sure DTI is updated as well with new income being used. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10153153	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-09 11:59	2026-07-14 11:57	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-Title Document is fully Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Title received however, policy amount is not updated to match loan amount - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Document is missing Title Commitment missing from loan file - only title supplements provided for loan amount and item being removed - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Document is fully Present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXX_XXXXX_XXXXXX (X).XXX XXXXXXXXXXX XXXXXX_XXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10153382	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-09 11:59	2026-07-14 11:57	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Supplement provided has the loan amount of $XXX,XXX instead of actual loan amount of $XXX,XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXX XXXXXX_XXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10153383	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-07 02:59	2026-07-14 07:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Lender Income Calculation Worksheet	Resolved-Income worksheet provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Bank Statement Summary Lender Worksheet / Income Calculator is Missing for one or more borrowers. income worksheet is missing in the file. provide the same - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Income worksheet provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10086210	N/A	N/A
XXXX	XXXX		305232588	Closed	2026-07-09 12:24	2026-07-10 09:12	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Evidence of Rate Lock Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX	X-XXXXXXXXXX_XXXXXXX_XXX_XXXX_XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10154788	N/A	N/A
XXXX	XXXX		305172399	Closed	2026-07-09 16:27	2026-07-16 18:12	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Replacement cost coverage is included. - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' The Hazard Insurance Coverage Amount of $XXX,XXX is less than the RCE amount of $XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10160625	N/A	N/A
XXXX	XXXX		305172399	Closed	2026-07-09 16:30	2026-07-16 18:08	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Updated Title Commitment provided with coverage of $XXX,XXX which matches the LA. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Title Commitment - Due Diligence Vendor-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Title Coverage Amount of $XXX,XXX is Less than Loan Amount of $XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated Title Commitment provided with coverage of $XXX,XXX which matches the LA. Resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10160682	N/A	N/A
														Waived-Exception Approved -												

XXXX	XXXX		305188932	Closed	2026-07-02 01:07	2026-08-05 14:11	Waived	2 - Non-Material	C	B	Credit	Eligibility	Ineligible Housing History per program guidelines	Due Diligence Vendor-XX/XX/XXXX Ready for Review-Exception approved comp factors updated. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Provide verification for housing, Unable to verify housing history. Provide sufficient documentation to verify XX months of primary housing payment history. - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX.XXX		XXX FICO DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points.	XXXX	Investment	Refinance	Cash Out - Other	10034621	Originator Post-Close	No
XXXX	XXXX	CL2026060282	305189000	Closed	2026-07-06 07:56	2026-07-16 07:31	Resolved	1 - Information	C	A	Credit	Assets	Asset 7 Does Not Meet Guideline Requirements	Resolved-Asset X Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Counter-Upon review of the updated XXXX, acct ending -XXXX iao $X,XXX.XX is a duplicate and appears as a XXXX acct and a XXXX acct. Provide the supporting documentation for the XXXX acct ending -XXXX iao $XXXX.XX. - Due Diligence Vendor-XX/XX/XXXX Resolved-Updated XXXX provided with removal of HELOC assets. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Asset X Does Not Meet Guideline Requirements require supporting documents for PROCEEDS FROM HELOC amount of $XX,XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX	Resolved-Asset X Meets Guideline Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Resolved-Updated XXXX provided with removal of HELOC assets. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXXX_XXXXXXX XXXX.XXX XXXXX_XXXXXX-XXXXXXXX_XXXX.XXX			XXXX	Second Home	Purchase	NA	10060670	N/A	N/A
XXXX	XXXX		305169794	Closed	2026-07-08 02:18	2026-07-17 03:35	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-HOI Policy in the file on page #XXX comes with replacement cost, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-LOX Replacement Cost - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Dwelling Coverage A amount is less than Loan amount. No RCE in file. Need Updated Hazard Policy - Due Diligence Vendor-XX/XX/XXXX		Resolved-HOI Policy in the file on page #XXX comes with replacement cost, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10109109	N/A	N/A
XXXX	XXXX		305169794	Closed	2026-07-08 02:57	2026-07-16 02:00	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Final CD provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-f cd - Due Diligence Vendor-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure Missing Final Closing Disclosure. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Final CD provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10109522	N/A	N/A
XXXX	XXXX		305167904	Closed	2026-07-09 05:21	2026-07-21 11:38	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Secondary Valuation CDA uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Per XXXX guidelines dated X/XX/XX, An appraisal review product is required on every loan unless a second appraisal is obtained. The Desk review on page#XXX risk score is indeterminate. Missing valid appraisal review product. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Secondary Valuation CDA uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXXXXX XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10143068	N/A	N/A
XXXX	XXXX		305214962	Closed	2026-07-08 09:29	2026-07-15 14:03	Resolved	1 - Information	C	A	Compliance	Mavent	Fees: Limited	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. uploaded PCCD - Seller-XX/XX/XXXX Open-XXXX requires every borrower in a residential mortgage loan to pay an $XX Foreclosure Prevention Fee. The System did not find an $XX fee titled "Foreclosure Prevention", "Foreclosure Prevention Fee", nor "XXXX Foreclosure Prevention Fee". "Residential mortgage loan" means any loan primarily for personal, family, or household use that is secured by a mortgage, deed of trust, or other consensual security interest on a dwelling, as defined in the Truth in Lending Act, or residential real estate upon which is constructed or intended to be constructed a dwelling. (RCW XX.XX; RCW XX.XX.XXX(XX)) - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. uploaded PCCD - Seller-XX/XX/XXXX	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Purchase	NA	10119575	N/A	N/A
XXXX	XXXX		305182405	Closed	2026-07-13 17:57	2026-07-22 12:38	Resolved	1 - Information	D	A	Compliance	Missing Doc	Escrow Waiver is Missing	Resolved-Impound authorization confirms borrower is waiving escrows. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Loan is not escrowed. Escrow waiver missing from file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Impound authorization confirms borrower is waiving escrows. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	10216434	N/A	N/A
XXXX	XXXX		305182405	Closed	2026-07-10 16:09	2026-07-22 10:09	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved-Lender provided evidence of annual association dues. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing proof of non-escrowed amount $XX.XX for XXXX XXXXXXXX XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Lender provided evidence of annual association dues. Finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXX-XXX_ XXXXX_XXX - XXXXXXXXXXXXX_XXXXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10185747	N/A	N/A
XXXX	XXXX		305141980	Closed	2026-07-08 04:19	2026-07-20 08:41	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Resolved-Wire proof for Gift Funds uploaded, Asset Record X Meets G/L Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Evidence Title Received Wire for Gift - Due Diligence Vendor-XX/XX/XXXX Open-Asset Record X Does Not Meet G/L Requirements There is no evidence in the file that the gift was deposited. Per guidelines, Verification must be provided showing that sufficient funds to cover the gift have been transferred to the borrower's account. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Resolved-Wire proof for Gift Funds uploaded, Asset Record X Meets G/L Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10110573	N/A	N/A
XXXX	XXXX		305141980	Closed	2026-07-08 04:19	2026-07-20 08:41	Resolved	1 - Information	C	A	Credit	Assets	Asset 3 Does Not Meet Guideline Requirements	Resolved-Wire proof for Gift Funds uploaded, Asset Record X Meets G/L Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Evidence Title Received Wire for Gift - Due Diligence Vendor-XX/XX/XXXX Open-Asset Record X Does Not Meet G/L Requirements There is no evidence in the file that the gift was deposited. Per guidelines, Verification must be provided showing that sufficient funds to cover the gift have been transferred to the borrower's account. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Wire proof for Gift Funds uploaded, Asset Record X Meets G/L Requirements, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10110574	N/A	N/A
XXXX	XXXX		305141980	Closed	2026-07-08 00:24	2026-07-15 03:17	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Requested XXXX document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested XXXX document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10108101	N/A	N/A
XXXX	XXXX		305232795	Closed	2026-07-10 01:38	2026-07-20 16:42	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing Missing gap report in file - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXX XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10164074	N/A	N/A
XXXX	XXXX		305232795	Closed	2026-07-10 03:23	2026-07-17 06:44	Resolved	1 - Information	C	A	Credit	Credit	Unable to verify PITI on other mortgage related obligations (ATR)	Resolved-Mortgage statement and tax, Insurance docs for other REO property provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Missing mortgage statement or additional documentation to verify the monthly mortgage payment for XXXX XXX XX X. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Mortgage statement and tax, Insurance docs for other REO property provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10165424	N/A	N/A
XXXX	XXXX		305232795	Closed	2026-07-10 00:50	2026-07-17 01:24	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Deed of Trust is Missing	Resolved-Deed of Trust provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-The Deed of Trust is Missing Deed of trust missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Deed of Trust provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXXX XXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10163653	N/A	N/A
XXXX	XXXX		305232815	Closed	2026-07-10 02:39	2026-08-10 11:18	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 3 3rd Party VOE Prior to Close Missing	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Resolved-Xrd Party VOE provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing Borrower X Xrd Party VVOE Missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Resolved-Xrd Party VOE provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXX'X.XXX			XXXX	Investment	Purchase	NA	10164924	N/A	N/A
XXXX	XXXX		305232815	Closed	2026-07-10 02:39	2026-08-10 11:18	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 4 3rd Party VOE Prior to Close Missing	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Resolved-Xrd Party VOE provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing Borrower X Xrd Party VVOE missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Resolved-Xrd Party VOE provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXX'X.XXX			XXXX	Investment	Purchase	NA	10164925	N/A	N/A
XXXX	XXXX		305232815	Closed	2026-07-10 04:35	2026-08-10 11:10	Waived	2 - Non-Material	D	B	Property	Missing Doc	1004D Completion Report is Missing	Waived-Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-While the newer appraisal is marked 'as-is', the lower value appraisal (which more closely matches the sales price) remains deficient without a XXXXD completion report. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-Primary appraisal with value of $X,XXX,XXX dated XX/XX/XXXX is marked Subject to, please provide the XXXXD associated with this appraisal. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Document provided is the XXXX Individual Condo Report. Please provide the XXXXD associated with this appraisal. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Document is unable to be opened. Primary appraisal with value of $X,XXX,XXX dated XX/XX/XXXX is marked Subject to, please provide the XXXXD associated with this appraisal. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXXD Completion Report is Missing XXXXD appraisal Completion Report is Missing - Due Diligence Vendor-XX/XX/XXXX	Given the completion of the property, the updated "as is" appraisal, and the overall strength of the transaction, the XXXXD requirement was deemed unnecessary and has been waived. - XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXXX - XX XX.XXX XXX XXXXXXXXX - XX XX.XXX XXXXX XXXXXXXXX XXX XXX XXXXX.XXX XXXXXXX XXXX X XXXXXXXXX.XXX XXXXXXX XXX XXXXXXXXX.XXX XXXXXXX XXXXXXXXXX.XXX		Audited FICO of XXX exceeds minimum of XXX Audited DTI of XX.XX% is below XX% maximum XX.XX months verified reserves exceed X month minimum Second full appraisal dated June XX, XXXX is marked 'as-is' and supports a value of $XM	XXXX	Investment	Purchase	NA	10166714	Originator Post-Close	Yes
XXXX	XXXX		305232815	Closed	2026-07-10 05:45	2026-07-29 09:08	Waived	2 - Non-Material	C	B	Property	Property	Ineligible Property	Waived-Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Counter-Exception approval email provided is signed by a First Name only. Formal Exception signed by UW/Mgt including Title or Email Approval signed by UW/Mgt including title required. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Hello, to confirm the document I uploaded are you needing the email to be signed by the management? - Buyer-XX/XX/XXXX Counter-Provide exception signed by management with compensating factors, countered. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Non-Warrantable Condo. XXXXXX XXXX XXXXXXXX review and Approval missing. - Due Diligence Vendor-XX/XX/XXXX		Waived-Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXX XXXXXXXX.XXX XXXXXXXXX - XXXXXXX XXXXXXXXX.XXX		XX.XX% DTI is below the maximum XX% DTI by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points	XXXX	Investment	Purchase	NA	10168518	Originator Pre-Close	Yes
XXXX	XXXX		305232815	Closed	2026-07-15 14:59	2026-07-23 12:06	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Filed Certificate received. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Filed Certificate received. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXXXX.XXX			XXXX	Investment	Purchase	NA	10270501	N/A	N/A
XXXX	XXXX		305232815	Closed	2026-07-10 02:08	2026-07-17 06:40	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXXX is Less than Loan Amount $X,XXX,XXX.XX - Due Diligence Vendor-XX/XX/XXXX		Resolved-Title Document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXX XXXXX XXXXXX.XXX			XXXX	Investment	Purchase	NA	10164454	N/A	N/A
XXXX	XXXX		305148759	Closed	2026-07-08 02:22	2026-07-21 13:29	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Initial Disclosures - Due Diligence Vendor-XX/XX/XXXX Open-TRID: Missing Closing Disclosure To run compliance, we need Initial LE, Initial CD, Final CD. In this initial CD is missing. Need Initial CD and related COC's if applicable. - Due Diligence Vendor-XX/XX/XXXX			XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10109143	N/A	N/A
XXXX	XXXX		305148759	Closed	2026-07-08 01:50	2026-07-21 13:28	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-final CD - Due Diligence Vendor-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure Under Loan Disclosure in the Final CD, the assumption section is not selected. Discount Point Fee Disclosure is missing. - Due Diligence Vendor-XX/XX/XXXX			XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10108812	N/A	N/A
														Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX												

XXXX	XXXX		305148759	Closed	2026-07-09 13:16	2026-07-21 13:26	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Points - Loan Discount Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). Initial CD is missing - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10156028	N/A	N/A
XXXX	XXXX		305148759	Closed	2026-07-09 13:16	2026-07-20 00:54	Resolved	1 - Information	C	A	Compliance	TRID	Federal - Closing Disclosure and Consummation Date	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open-The Initial Closing Disclosure Received Date of (XXXX-XX-XX) is not three business days before the consummation date of (XXXX-XX-XX). Three business days before the consummation date is (XXXXXXXX). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction no later than three business days before consummation. (XX CFR XXXX.XX(f)(X)(ii)(A)); XXXX.XX(f)(X)(iii)) Initial CD is missing. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10156029	N/A	N/A
XXXX	XXXX	W26050418	305232521	Closed	2026-07-13 13:44	2026-08-05 08:39	Resolved	1 - Information	C	A	Credit	Credit	Missing verbal verification of employment	Resolved-Lender provided VVOE for IHSS employment. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Please refer to loan #XXXXXXXXX in which a wvoe was obtained by IHSS. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Per XXXXXXX Guidelines dated XX/XX/XXXX, section X.X.X.X A YTD paystub dated within XX days of Note date; or A verbal VOE dated no more than XX calendar days prior to Note date. Sellers may use any type of verification form. For the IHSS employment, the most recent paystub is dated XX/XX/XXXX and the note date is XX/XX/XXXX. Missing A verbal VOE dated no more than XX calendar days prior to Note date. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Lender provided VVOE for IHSS employment. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10210246	N/A	N/A
XXXX	XXXX	CL2026061368	305188989	Closed	2026-07-15 09:57	2026-07-20 16:30	Waived	2 - Non-Material	C	B	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Waived- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXX - XXX XXXXX VS. X XXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-exception - Seller-XX/XX/XXXX Escalated-Asset Record X Does Not Meet X/X Requirements Asset Acct #XXXX missing Xnd month statement required by GL's. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-exception - Seller-XX/XX/XXXX		XXXXX_XXXXXX-XXXXXXXX_XXXXXXXXX XXXXXX XXXXXXXXX.XXX		Borrower has been employed at current job for X years. XXX Representative credit score exceeds the minimum required of XXX by XX points. XX.XX% DTI is below the maximum XX% DTI by XX.XX%.	XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10261783	Investor Post-Close	No
XXXX	XXXX	CL2026061368	305188989	Closed	2026-07-09 03:41	2026-07-15 02:27	Resolved	1 - Information	C	A	Credit	Insurance	Hazard insurance dwelling coverage is not sufficient	Resolved-RCE document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-HOI with RCE - Seller-XX/XX/XXXX Open-Dwelling coverage of $XXX,XXX is insufficient for loan amount $XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-HOI with RCE - Seller-XX/XX/XXXX	Resolved-RCE document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXXX_XXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10141485	N/A	N/A
XXXX	XXXX	W26060065	305232654	Closed	2026-07-15 13:11	2026-07-15 13:11	Resolved	1 - Information	A	A	Credit	Credit	DSCR Calculation Undocumented	Resolved-Lender did not count the $X,XXX.XX annual ($XXX.XX) Property taxes in the DSCR calculation, and the Lender considered only $XXX in HOA dues, whereas the Appraisal and the Condo Questionnaire and the Billing Statement show $XXX. Audit PITIA = $X,XXX.XX P&I + $XX.XX Insurance + $XXX.XX Taxes + $XXX HOA = $X,XXX.XX. Audit DSCR = $X,XXX Rent / $X,XXX.XX PITIA = X.XXXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Lender did not count the $X,XXX.XX annual ($XXX.XX) Property taxes in the DSCR calculation, and the Lender considered only $XXX in HOA dues, whereas the Appraisal and the Condo Questionnaire and the Billing Statement show $XXX. Audit PITIA = $X,XXX.XX P&I + $XX.XX Insurance + $XXX.XX Taxes + $XXX HOA = $X,XXX.XX. Audit DSCR = $X,XXX Rent / $X,XXX.XX PITIA = X.XXXXX. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Purchase	NA	10267348	N/A	N/A
XXXX	XXXX	W26060129	305232656	Closed	2026-07-09 10:17	2026-07-20 09:47	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. On Final HUD-X pg#XXX the total of XXX line is showing $X,XXX,XXX.XX, whereas no other values are showing in adjustments including EMD, however borrower is getting cash at closing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXX XXXXXXXXX (X).XXX			XXXX	Investment	Purchase	NA	10151262	N/A	N/A
XXXX	XXXX		305156808	Closed	2026-07-14 00:49	2026-07-21 02:28	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Requested XXXX document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested XXXX document provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10220421	N/A	N/A
XXXX	XXXX	CL2026061960	305191872	Closed	2026-07-15 14:15	2026-07-20 13:18	Resolved	1 - Information	C	A	Credit	Eligibility	Loan does not conform to program guidelines	Resolved-Delayed financing documents provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Additional documentation to support source of funds - Seller-XX/XX/XXXX Open-Loan does not conform to program guidelines Guidelines state for delayed financing the source of funds for the purchase transaction are documented (such as bank statements, personal loan documents, or a HELOC on another property). Documentation is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Additional documentation to support source of funds - Seller-XX/XX/XXXX	Resolved-Delayed financing documents provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXXX_XXXXXXX XXXXXXXXX.XXX XXXXX_XXXXXX-XXXXXXXX_XXXXXXXX - XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10268887	N/A	N/A
XXXX	XXXX	CL2026061375	305191875	Closed	2026-07-14 02:55	2026-07-20 01:49	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Self employed business narrative provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review- - Seller-XX/XX/XXXX Open-Narrative doc is missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- - Seller-XX/XX/XXXX	Resolved-Self employed business narrative provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX_XXXXXX-XXXXXXXX_XXXX XXXXXXXXX XXXXXXXX XXXXXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10221849	N/A	N/A
XXXX	XXXX		305096743	Closed	2026-07-14 05:25	2026-07-29 12:37	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Tolerance Cure (50001028)	Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-COC provided - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-CD COC - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XXX.XX) were applied to the total fee variance of ($XX,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. A Change in Circumstance is required for the Lender Credits IAO XXX added to the final CD on X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-COC provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10223351	N/A	N/A
XXXX	XXXX		305096743	Closed	2026-07-14 04:08	2026-07-29 12:35	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-HOI policy states that Expanded Restoration Cost Coverage is part of the policy, B-XXX.XX-B. Additionally, the agency has confirmed over the phone that XXX% replacement cost is within the policy. - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXXX and Guaranteed Replacement Coverage indicator is 'N/A' - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXXX and Guaranteed Replacement Coverage indicator is 'N/A' Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	10222483	N/A	N/A
XXXX	XXXX		305096743	Closed	2026-07-14 06:01	2026-07-24 01:10	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XXXX - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Discrepancy in tax amount in final CD and XXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-XXXX document provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10225176	N/A	N/A
XXXX	XXXX		305188925	Closed	2026-07-20 17:49	2026-08-11 17:26	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-The Final CD was clarified showing the cash back was $XX,XXX.XX - resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. The final CD is the one with the bottom line of $XX,XXX.XX, please see attached. thank you - Buyer-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure There are X CD's with a Date Issued of X/X/XXXX, Closing Date of X/X/XXXX, and Disbursement Date of X/XX/XXXX that are both signed by the borrower but have differing amounts of Cash to Borrower. Need confirmation as to which is the Final CD. The one on p XXX reflects Cash to Borrower of $XX,XXX.XX and the one on p XXX reflects Cash to Borrower of $XX,XXX.XX. The time stamp is cut off the bottom of both CD's so unable to determine. Need confirmation so data entry can be confirmed. - Due Diligence Vendor-XX/XX/XXXX		Resolved-The Final CD was clarified showing the cash back was $XX,XXX.XX - resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX_XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10363567	N/A	N/A
XXXX	XXXX		305188925	Closed	2026-07-14 02:03	2026-08-11 17:24	Resolved	1 - Information	C	A	Compliance	TRID	Final CD: Estimated Taxes, Insurance, & Assessments "In escrow? is incomplete or inaccurate "	Resolved-The taxes and homeowner issue payment were clarified and the diligence final look has captured them correctly. The PCCD just show the corrected amount and nothing else changed. - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. XXX.XX annual premium is correct at the time of closing. Our servicing department will adjust the HOI escrow accordingly. - Buyer-XX/XX/XXXX Open-Insurance premium amount provided in Final CD is not matching with the Hazard insurance document. The Hazard Insurance Premium is $XXX as reflected on the Dec Page which equates to $XX.XX/month. The Final CD reflects the Hazard Insurance Premium of $XXX in Section F.XX which equates to $XX.XX/month. The amount of $XX.XX is reflected on the First Payment Letter as well. Need confirmation on which is correct and the corrected documentation on the one that is incorrect. - Due Diligence Vendor-XX/XX/XXXX		Resolved-The taxes and homeowner issue payment were clarified and the diligence final look has captured them correctly. The PCCD just show the corrected amount and nothing else changed. - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX XXX XXXXX XXXXXXX XXXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10221294	N/A	N/A
XXXX	XXXX		305188925	Closed	2026-07-20 17:50	2026-08-11 17:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing letter of explanation	Resolved-The business purpose and Occupancy Affidavit states that "the loan applied for is not to be used for personal, family or household purpose. - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. We do not require a cash out letter for DSCR. Business purpose and occupancy outlines the business purpose. please rescind. - Buyer-XX/XX/XXXX Open-The Cash Out letter is missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-The business purpose and Occupancy Affidavit states that "the loan applied for is not to be used for personal, family or household purpose. - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXX XXX XXXXXXXXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10363580	N/A	N/A
XXXX	XXXX		305188925	Closed	2026-07-20 17:24	2026-07-20 17:25	Waived	2 - Non-Material	B	B	Credit	Eligibility	Loan does not conform to program guidelines	Waived-Loan does not conform to program guidelines Exception approval to allow loan #XX for same guarantor. May proceed at XX% - however any further loans for same guarantor will be capped at XX% LTV. Exception on page# XXX - Due Diligence Vendor-XX/XX/XXXX		Waived-Loan does not conform to program guidelines Exception approval to allow loan #XX for same guarantor. May proceed at XX% - however any further loans for same guarantor will be capped at XX% LTV. Exception on page# XXX - Due Diligence Vendor-XX/XX/XXXX			DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points.	XXXX	Investment	Refinance	Cash Out - Other	10362542	Originator Pre-Close	Yes
XXXX	XXXX		305178460	Closed	2026-07-15 01:06	2026-07-24 03:34	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Commercial BPO provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. BPO attached - Buyer-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X The Commercial BPO is missing. Per GL Matrix, One (X) full appraisal - acceptable forms below - and a Commercial BPO are required on all properties. The Appraisal Type is FHLMC XXXXX and required documents are included on this X Unit property; however, the Commercial BPO is missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Commercial BPO provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX_XXXXX_XXXXXXXXXX XXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10250206	N/A	N/A
XXXX	XXXX	W26060520	305232489	Closed	2026-07-20 08:46	2026-07-21 08:58	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Final Settlement Statement provided that does show the EMD. Issue resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Closing Doc is Missing. The HUD-X statement in the file does not reflect the $XX,XXX deposit stated on the purchase contract. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Final Settlement Statement provided that does show the EMD. Issue resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXX XXXXXXXXX (XX).XXX			XXXX	Investment	Purchase	NA	10348759	N/A	N/A
XXXX	XXXX		305147599	Closed	2026-07-14 04:08	2026-07-15 03:59	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Borrower loan acceptance agreement uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-borrower loan acceptance agreement uploaded - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. XXXX document is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower loan acceptance agreement uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10222472	N/A	N/A
														Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. COC and CD uploaded - Buyer-XX/XX/XXXX Open-This loan failed the												

XXXX	XXXX		305172150	Closed	2026-07-23 07:50	2026-07-30 16:46	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Tolerance Cure (50001028)	charges that cannot increase test due to the points fee that increased when the final CD was issued without a vaslid change in circumstance. There is no evidence of reimbursement on file. Upload a valid COC, or to cure upload refund check, PCCD, LOE, and POD shipping envelope. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XXX.XX) were applied to the total fee variance of ($X,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-x - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please clarify. What fees are out of compliance? - Buyer-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XXX.XX) were applied to the total fee variance of ($X,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. x - Due Diligence Vendor-XX/XX/XXXX		Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XXXXXX XXXX XXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10423360	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-28 09:38	2026-07-30 16:46	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Loan Estimate	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. LE sent after lock uploaded, this was also in the closing package. - Seller-XX/XX/XXXX Open-Initial LE is not locked. Provide rate lock (revised) LE. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. LE sent after lock uploaded, this was also in the closing package. - Seller-XX/XX/XXXX	Resolved-Document provided and entered. Condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXX XXXXXXXX XXXX X-X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10488884	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 07:51	2026-07-29 19:02	Resolved	1 - Information	C	A	Property	Appraisal	Property/Appraisal General	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XX approves exception - Buyer-XX/XX/XXXX Open-Exception #XXXX Exception for <X log home compos is approved. Appraiser provided X log comp along with X more of similar design/appeal to support FMV and marketability. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points X.XX% DTI is below the maximum XX% DTI by XX.XX%.	XXXX	Primary Residence	Refinance	Cash Out - Other	10258662	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-29 19:02	2026-07-29 19:02	Waived	2 - Non-Material	C	B	Credit	Eligibility	Loan does not conform to program guidelines	Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX Open-Loan does not conform to program guidelines Exception #XXXX Exception for <X log home compos is approved. Appraiser provided X log comp along with X more of similar design/appeal to support FMV and marketability. - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points X.XX% DTI is below the maximum XX% DTI by XX.XX%.	XXXX	Primary Residence	Refinance	Cash Out - Other	10523477	Investor Post-Close	No
XXXX	XXXX		305172150	Closed	2026-07-15 07:55	2026-07-29 19:00	Waived	2 - Non-Material	C	B	Property	Appraisal	Collateral Documentation	Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XX approves exception - Buyer-XX/XX/XXXX Open-Exception on page#XXXX Exception for agricultural zoning is approved. The subject parcel is not being used for agricultural purposes and contains no agricultural features. Location is a residential area, with recent comps within a X mile radius. - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points X.XX% DTI is below the maximum XX% DTI by XX.XX%.	XXXX	Primary Residence	Refinance	Cash Out - Other	10258717	Investor Post-Close	No
XXXX	XXXX		305172150	Closed	2026-07-23 07:54	2026-07-28 07:36	Resolved	1 - Information	D	A	Compliance	Missing Doc	Right to Cancel is Missing or Unexecuted	Resolved-Right to cancel paperwork provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Right to Cancel forms from the closing package uploaded - Buyer-XX/XX/XXXX Open-Missing Right to Cancel. Unable to run compliance until then. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Right to cancel paperwork provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XX XXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10423414	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 04:49	2026-07-28 07:33	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Uploaded - Seller-XX/XX/XXXX Counter-No document was uploaded. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-VOM from XXXX used by UW uploaded - Seller-XX/XX/XXXX Open-Housing History Does Not Meet XXXXXXXXX Requirements Housing history verified only X months required more months to meet the guidelines. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Uploaded - Seller-XX/XX/XXXX Ready for Review-VOM from XXXX used by UW uploaded - Seller-XX/XX/XXXX	Resolved-Housing History Meets XXXXXXXXX Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXX XXXXX XXXXXXXXX XX - XXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10252515	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 23:30	2026-07-23 07:56	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved-Received initial CD - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Initial CD from package uploaded - Seller-XX/XX/XXXX Open-TRID: Missing Closing Disclosure Missing Initial Closing disclosure in loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Initial CD from package uploaded - Seller-XX/XX/XXXX	Resolved-Received initial CD - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXXXX XX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10279492	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 05:44	2026-07-23 07:48	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. April Bk Statement from package uploaded - Seller-XX/XX/XXXX Open-Borrower X Business Bank Statements Missing Latest bank statement XX/XX/XXXX is missing in the file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. April Bk Statement from package uploaded - Seller-XX/XX/XXXX	Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XXXXXXXXX XXXX XXXXX - XXX,XXX.XX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10255482	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 07:29	2026-07-23 07:46	Resolved	1 - Information	B	A	Compliance	Missing Doc	Consumer Caution and Home Owner Counseling Notice is Missing	Resolved-Received consumer caution. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. HO Counseling Dis from package uploaded - Buyer-XX/XX/XXXX Open-Homeowner Counselling is missing in the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received consumer caution. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXX-XXXXXXXXX XXXXXXXXXX XXXXXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10258144	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 07:14	2026-07-23 07:44	Resolved	1 - Information	D	A	Compliance	Disclosure	Missing Intent to Proceed	Resolved-Received intent to proceed. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Int to Pro from package uploaded - Buyer-XX/XX/XXXX Open-Missing Signed Intent to Proceed Disclosure. Required on Primary Residence and Second Homes. As subject property is primary residence Intent to proceed is missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Received intent to proceed. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXXXXXXXXXXXX XX XXXXXX XX XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10257735	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 05:11	2026-07-23 07:12	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-Updated fraud report with cleared alerts and processor cert provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Fraud Reports and Processor Certs covering Alerts from package uploaded. - Buyer-XX/XX/XXXX Open-Fraud Report Shows Uncleared Alerts Fraud report has alerts lox provided on page#XXX - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated fraud report with cleared alerts and processor cert provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XXXXXXX XXX XXXXXXXXX XXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10252677	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 05:22	2026-07-23 03:36	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Final Closing Disclosure uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Final CD from package uploaded - Buyer-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure Missing Final CD in the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Final Closing Disclosure uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10252771	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 03:07	2026-07-23 01:20	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Missing	Resolved-Requested Note provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Note for package uploaded - Buyer-XX/XX/XXXX Open-The Note is Missing Note document is missing in the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested Note provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXX XXXXXXX - XXXXXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10251610	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 03:08	2026-07-23 01:20	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Deed of Trust is Missing	Resolved-Requested deed of trust provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. DOT from package uploaded - Seller-XX/XX/XXXX Open-The Deed of Trust is Missing Deed of Trust is missing in the file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. DOT from package uploaded - Seller-XX/XX/XXXX	Resolved-Requested deed of trust provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXX XXXXXXX - XXXXXX XXXXXXXX _ XXXX XX XXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10251644	N/A	N/A
XXXX	XXXX		305172150	Closed	2026-07-15 07:16	2026-07-23 00:14	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing Service Provider List	Resolved-Settlement Service provider list provided. Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Provider list from package uploaded - Buyer-XX/XX/XXXX Open-Service provider is missing in the file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Settlement Service provider list provided. Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXXXXXXX XXXXXXX XXXXXXXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10257769	N/A	N/A
XXXX	XXXX		305137082	Closed	2026-07-16 04:52	2026-07-29 17:58	Waived	2 - Non-Material	C	B	Credit	Assets	Asset Qualifications do not meet requirements.	Waived-Exception approved. - Due Diligence Vendor-XX/XX/XXXX Unable to Resolve-Unable to Resolve-XX agrees with this exception - Buyer-XX/XX/XXXX Open-Asset Qualification Does Not Meet XXXXXXXXX Requirements Exception provide on page #XXXX - for seller contribution to exceed XX% is approved. Seller contribution is $XX,XXX (X.X%) - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception approved. - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by X%. XXX Representative credit score exceeds the minimum required of XXX by XX points DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points.	XXXX	Investment	Purchase	NA	10281920	Originator Pre-Close	Yes
XXXX	XXXX	W26050562	305241195	Closed	2026-07-20 15:01	2026-08-10 09:38	Resolved	1 - Information	D	A	Credit	Eligibility	Prepayment Penalty Does Not Meet Guideline Requirements	Resolved-Per XXXXXXXXXX XXXXXXXXXXXX requirements in Section X.X.X Listing Seasoning, for investment properties a listing expiration of less than six (X) months is permitted with a minimum prepayment penalty of three (X) years. Exception for X month PPP was APPROVED, signed and dated on XX/XX/XXXX. Originator exception approval provided in Findings. Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Hello, Our CLTV is XX.XXX - We are under XX% - Seller-XX/XX/XXXX Counter-Unable to waive exception as there is only evidence of X compensating factor: $XXX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. Per the change of guidelines to DSCR No Ratio, the maximum LTV is XX% with a XXX minimum FICO score. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Per XXXXXXXXXX XXXXXXXXXXXX requirements in Section X.X.X Listing Seasoning, for investment properties a listing expiration of less than six (X) months is permitted with a minimum prepayment penalty of three (X) years. The appraisal, page XX, states the subject property was listed for sale on XX/XX/XXXX for XX days with Original List price of $XXX,XXX and reduced to $XXX,XXX. If a property is listed for sale, the listing must be cancelled prior to the note date. Prepayment penalty of X months does not meet XXXXXXXXX requirements. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Hello, Our CLTV is XX.XXX - We are under XX% - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Per XXXXXXXXXX XXXXXXXXXXXX requirements in Section X.X.X Listing Seasoning, for investment properties a listing expiration of less than six (X) months is permitted with a minimum prepayment penalty of three (X) years. Exception for X month PPP was APPROVED, signed and dated on XX/XX/XXXX. Originator exception approval provided in Findings. Client elects to waive with the following compensating factors. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXXX XXXXXXX XXXX.XXX XXX XXXXXXXXX XXXXXXX XXXX.XXX		$XXX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. XxXX mortgage history for XX months. Investor has X.XXXXXXXXX years of experience with investment properties.	XXXX	Investment	Refinance	Cash Out - Other	10359255	N/A	N/A
XXXX	XXXX	W26050562	305241195	Closed	2026-07-16 03:49	2026-08-04 09:35	Resolved	1 - Information	C	A	Credit	Credit	DSCR Does Not Meet Guideline Requirement	Resolved-Revised XXXX provided with revised DSCR calculation. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please use guidelines for No Ratio - DSCR. Here is updated XXXX to show DSCR .XX - Seller-XX/XX/XXXX Counter-DSCR does not meet XXXXXXXXX DSCR X-X program requirement of minimum DSCR >=X.XX. Originator DSCR: MR $XXXX / PITI $XXXX.XX = X.XX, per Final XXXX on page XXX. Audited DSCR: Rent $XXXX / PITIA $XXXX.XX = X.XX DSCR. The updated DSCR Calculation provided reflects Qualifying Gross Rent of $X,XXX / Qualifying Monthly Payment of $X,XXX.XX = X.XX DSCR. Actual calculation of Rents of $XXXX/ PITIA of XXXX.XX = X.XXX DSCR which does not meet the program requirement of minimum DSCR >=X.XX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-DSCR does not meet XXXXXXXXX requirement of Min DCR X, the calculation validating the actual DSCR is as follows: Rents of $XXXX / PITIA of $XXXX.XX= X.XX DSCR The rent schedule appears on page XX & Lease agreement on page XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Please use guidelines for No Ratio - DSCR. Here is updated XXXX to show DSCR .XX - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised XXXX provided with revised DSCR calculation. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10281517	N/A	N/A
XXXX	XXXX	W26050562	305241195	Closed	2026-07-20 15:03	2026-07-27 10:27	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Revised Approval Certificate provide omitting DTI. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Loan approval provided reflects a max DTI of XX%. Subject loan is a DSCR transaction. Provide revised loan approval. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Final loan approval is missing (no evidence of DSCR calculation). - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised Approval Certificate provide omitting DTI. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX.XXX XXXXXXXX XXXXXXXXXXX X.XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10359296	N/A	N/A
														Resolved-Documentation provided showing the property listing was removed XX/XX/XXXX. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Documentation provided does not show evidence that subject property is not for sale. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Per XXXXXXXXXX XXXXXXXXXXXX requirements in Section X.X.X Listing Seasoning, for investment properties a listing expiration of less than six (X) months is permitted with a minimum prepayment penalty of three (X) years. The appraisal, page XX, states the subject property was listed for sale on XX/XX/XXXX													

XXXX	XXXX	W26050562	305241195	Closed	2026-07-20 15:00	2026-07-27 10:25	Resolved	1 - Information	C	A	Property	Property	Property is listed for sale	for XX days with Original List price of $XXX,XXX and reduced to $XXX,XXX. If a property is listed for sale, the listing must be cancelled prior to the note date. Property listing withdrawn on XX/XX/XXXX, per Appraisal Data List/Sales History on XXXXXXXXXXXX desk review on page XXX. Appraisal photos taken on XX/XX/XXXX reflect a For Sale sign in the front yard, page XX. Unable to determine if property is still listed for sale. Provide evidence that subject property is not for sale. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Documentation provided showing the property listing was removed XX/XX/XXXX. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXX XX, XXXXXXX XXXXXX, XX XXXXX _ XXXXXX.XXX XXXXXXXX XX XXXX XXXXXXX XXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10359205	N/A		N/A
XXXX	XXXX		305232714	Closed	2026-07-16 06:09	2026-07-29 14:58	Acknowledged	2 - Non-Material	B	B	Compliance	State Reg	TN Brokerage/Finder Fee Test	Acknowledged-Acknowledged by originator. - Due Diligence Vendor-XX/XX/XXXX Unable to Resolve-XX% LTV is below the maximum XX% LTV by XX%. XX.X% DTI is XX.X% below maximum DTI of XX%. Borrower has been employed at current job for X years. - Due Diligence Vendor-XX/XX/XXXX Unable to Resolve-Received waiver LOX Per LH management we are waiving this requirement. XX.XX.XXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Hello this is grade X see note attached to the file - Seller-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-This loan failed the brokerage/finder fee test. (Tenn. Comp. R. & Regs. XXXX-XX-XX(X))The mortgage loan charges a brokerage/finder fee that exceeds X% of the total loan amount. Under the Tennessee Rules and Regulations, brokerage fee is synonymous with finder fee.Any brokerage/finder fee of more than X% of the principal amount of the loan will be presumed to be unfair and unreasonable and shall be grounds to revoke the license or registration of such licensee or registrant, unless such licensee or registrant can provide evidence showing that such fee constitutes fair and reasonable compensation. "This loan failed the brokerage/finder fee test. (Tenn. Comp. R. & Regs. XXXX-XX-XX(X))The mortgage loan charges a brokerage/finder fee that exceeds X% of the total loan amount. Under the Tennessee Rules and Regulations, brokerage fee is synonymous with finder fee.Any brokerage/finder fee of more than X% of the principal amount of the loan will be presumed to be unfair and unreasonable and shall be grounds to revoke the license or registration of such licensee or registrant, unless such licensee or registrant can provide evidence showing that such fee constitutes fair and reasonable compensation." - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Hello this is grade X see note attached to the file - Seller-XX/XX/XXXX	Acknowledged-Acknowledged by originator. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX.XXX		XX% LTV is below the maximum XX% LTV by XX%. XX.X% DTI is XX.X% below maximum DTI of XX%. Borrower has been employed at current job for X years.	XXXX	Primary Residence	Purchase	NA	10286154	Originator Post-Close		Yes
XXXX	XXXX		305232714	Closed	2026-07-17 11:09	2026-07-28 09:14	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Received Hazard Insurance Coverage Amount of $XXX,XXX is less than Required Coverage Amount of $XXX,XXX . - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Good afternoon please see policy attached with dwelling of $XXX,XXX.XX - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Good afternoon please see policy attached with dwelling of $XXX,XXX.XX - Seller-XX/XX/XXXX	Resolved-Received Hazard Insurance Coverage Amount of $XXX,XXX is less than Required Coverage Amount of $XXX,XXX . - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX (X).XXX			XXXX	Primary Residence	Purchase	NA	10322419	N/A		N/A
XXXX	XXXX		305232714	Closed	2026-07-16 06:30	2026-07-27 08:34	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Received final CD signed X/XX/XXXX but dated X/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see signed CD attached dated the XXth by the borrower - Seller-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure Missing final CD, as the notary date is XX/XX but, Disbursement Date is Prior to Closing Date. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see signed CD attached dated the XXth by the borrower - Seller-XX/XX/XXXX	Resolved-Received final CD signed X/XX/XXXX but dated X/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX	XXXX_XXXXXXXXX_-_XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10286396	N/A		N/A
XXXX	XXXX		305232714	Closed	2026-07-16 06:09	2026-07-17 10:52	Resolved	1 - Information	A	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Required Escrow Account Test	Resolved-This loan failed the higher-priced mortgage loan required escrow account test. (XX CFR §XXXX.XX(b))This loan fails to collect reserves for either:The payment of homeowner's insurance and property taxes for properties that are not a condominium, high rise condominium, or planned unit development, orThe loan contains a custom fee with an associated attribute of "escrow or reserves" but the fee does not have a dollar value listed; orThe payment of property taxes for condominium, or high rise condominium, or planned unit development.Except as provided in XXXX.XX(b)(X) regarding exemptions, a creditor may not extend a higher-priced mortgage loan secured by a first lien on a consumer's principal dwelling unless an escrow account is established before consummation for payment of property taxes and premiums for mortgage-related insurance required by the creditor, such as insurance against loss of or damage to property, or against liability arising out of the ownership or use of the property, or insurance protecting the creditor against the consumer's default or other credit loss.Insurance premiums described in above need not be included in escrow accounts for loans secured by dwellings in condominiums, planned unit developments, or other common interest communities in which dwelling ownership requires participation in a governing association, where the governing association has an obligation to the dwelling owners to maintain a master policy insuring all dwellings.PLEASE NOTE:(X)This test does not consider whether the creditor complies with XX CFR §XXXX.XX(b)(X)(iii) regarding properties that are located in counties designated as either "rural" or "underserved" by the Consumer Financial Protection Bureau.(X)This test does not account for instances when mortgage insurance reserves must be escrowed based on XX CFR §XXXX.XX. See Higher-Priced Mortgage Loan Alert (below) for full escrow requirements. This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s N/A (waiver #XXX)and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-This loan failed the higher-priced mortgage loan required escrow account test. (XX CFR §XXXX.XX(b))This loan fails to collect reserves for either:The payment of homeowner's insurance and property taxes for properties that are not a condominium, high rise condominium, or planned unit development, orThe loan contains a custom fee with an associated attribute of "escrow or reserves" but the fee does not have a dollar value listed; orThe payment of property taxes for condominium, or high rise condominium, or planned unit development.Except as provided in XXXX.XX(b)(X) regarding exemptions, a creditor may not extend a higher-priced mortgage loan secured by a first lien on a consumer's principal dwelling unless an escrow account is established before consummation for payment of property taxes and premiums for mortgage-related insurance required by the creditor, such as insurance against loss of or damage to property, or against liability arising out of the ownership or use of the property, or insurance protecting the creditor against the consumer's default or other credit loss.Insurance premiums described in above need not be included in escrow accounts for loans secured by dwellings in condominiums, planned unit developments, or other common interest communities in which dwelling ownership requires participation in a governing association, where the governing association has an obligation to the dwelling owners to maintain a master policy insuring all dwellings.PLEASE NOTE:(X)This test does not consider whether the creditor complies with XX CFR §XXXX.XX(b)(X)(iii) regarding properties that are located in counties designated as either "rural" or "underserved" by the Consumer Financial Protection Bureau.(X)This test does not account for instances when mortgage insurance reserves must be escrowed based on XX CFR §XXXX.XX. 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XXXX	XXXX		305232714	Closed	2026-07-16 06:09	2026-07-17 10:52	Resolved	1 - Information	A	A	Compliance	Points & Fees	Higher-Priced Mortgage Loan Test	Resolved-This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s N/A (waiver #XXX)and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s N/A (waiver #XXX)and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXX. The loan meets HPML guidelines, resolved - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10286151	N/A		N/A
XXXX	XXXX	W26060522	305232486	Closed	2026-07-20 02:12	2026-07-28 10:06	Resolved	1 - Information	C	A	Credit	Credit	Lender Approval Form is Missing	Resolved-Approval provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-We are missing the lender approval form. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-what document do you need to clear this condition? - Seller-XX/XX/XXXX Open-Loan Program document is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-what document do you need to clear this condition? - Seller-XX/XX/XXXX	Resolved-Approval provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10342515	N/A		N/A
XXXX	XXXX	W26060522	305232486	Closed	2026-07-22 14:26	2026-07-27 11:16	Resolved	1 - Information	D	A	Credit	Credit	Payment Letter is missing	Resolved-Payment letter provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide payment letter for new mortgage loan on primary residence XXXXX XXXX XX per final XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Payment letter provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXX XXX XXXXX XXXX XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10409648	N/A		N/A
XXXX	XXXX	W26060522	305232486	Closed	2026-07-20 01:08	2026-07-27 00:41	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Uploaded Final XXXX address history has been updated to show XXXXX XXXX XX. as his primary but only since X/XX/XX since that loan has docs out but has not funded yet. The housing history for Borrower for his current primary residence of XXXX X. XXXXXXX XXX shows on this credit report, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Final XXXX shows current address as XXXXX XXXX XX. for XX years but also shows that same property being purchased with the proceeds of this refinance. Need housing history for the last XX months. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Uploaded Final XXXX address history has been updated to show XXXXX XXXX XX. as his primary but only since X/XX/XX since that loan has docs out but has not funded yet. The housing history for Borrower for his current primary residence of XXXX X. XXXXXXX XXX shows on this credit report, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XX XXXXXXX XXXXXXX XXXXXXX.XXX XXXXXXXX XXXXXXXXXXX.XXX XXXXXXX XXXX XXXX XXXXXXX XXXXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10341980	N/A		N/A
XXXX	XXXX	W26070034	305232474	Closed	2026-07-20 06:06	2026-07-24 02:34	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-PCCD uploaded with updated gift funds uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure The total of gift value as per Gift Letter in file on page XXX and Wire Transfer Receipt on page XXXX is $XX,XXX.XX. The final CD in file reflects a value of $XX,XXX, not matching the letter and transfer. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-PCCD uploaded with updated gift funds uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX	XXXX _ XXXX XXXXXXXXXXXX XX.XXX XXXX _ XXXX XXXXXXXXXXXX XX.XXX			XXXX	Primary Residence	Purchase	NA	10346509	N/A		N/A
																Resolved-This is a XXXXXXXXXX Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for											

XXXX	XXXX	W26070034	305232474	Closed	2026-07-20 00:12	2026-07-24 09:37	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	California - Higher Priced Mortgage Loan (First Lien 06/2013) (Conforming)	Resolved-This is a XXXXXXXXXX Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX XXX XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX. An interior and exterior appraisal was completed for this property – see pg# XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XXXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a XXXXXXXXXX Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the XXXXXXXXXX HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX XXX XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. 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XXXX	XXXX	W26070034	305232474	Closed	2026-07-20 00:12	2026-07-24 09:36	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX XXX XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. 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The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX XXX XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX XXX § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX XXX §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. 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XXXX	XXXX		305177029	Closed	2026-07-17 02:17	2026-07-28 10:17	Resolved	1 - Information	C	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-Requested OFAC sanctions list search provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Ready for Review-OFAC Sanctions - Due Diligence Vendor-XX/XX/XXXX Open-OFAC Check Not Completed and/or Cleared Confirm that the borrower has been manually checked against OFAC's SDN List (OFAC Country – (XXXX) Borrower Country of Origin). Missing OFAC Sanctioned List Search per guidelines' - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested OFAC sanctions list search provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10311996	N/A	N/A
XXXX	XXXX		305177029	Closed	2026-07-17 04:03	2026-07-28 03:33	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-No Updated Insurance or RCE document Required ,as insurance is Guaranteed Replacement Cost - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Guaranteed Replacement - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX provide latest hazard insurance. - Due Diligence Vendor-XX/XX/XXXX		Resolved-No Updated Insurance or RCE document Required ,as insurance is Guaranteed Replacement Cost - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10313081	N/A	N/A
XXXX	XXXX		305143908	Closed	2026-07-17 05:56	2026-07-29 00:08	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-CDA Secondary Valuation uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Due Diligence Vendor-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Provide Secondary Valuation. UCDP reported XXXXXX XXX score is X.X and Xxxxxxx XXX is not eligible. - Due Diligence Vendor-XX/XX/XXXX		Resolved-CDA Secondary Valuation uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10316527	N/A	N/A
XXXX	XXXX		305143908	Closed	2026-07-17 06:50	2026-07-27 00:57	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Requested updated XXXX document with updated taxes provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Due Diligence Vendor-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Provide Final XXXX. Monthly tax shows as $X,XXX.XX but calculated monthly tax is $XXX.XX from tax cert and Final CD. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested updated XXXX document with updated taxes provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10317251	N/A	N/A
XXXX	XXXX		305143908	Closed	2026-07-17 05:10	2026-07-27 00:55	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 Gap Credit Report is Missing	Resolved-Evidence of Undisclosed Debt Monitoring provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-See attached UDA and LDQM Monitoring which expires in September. Please waive this condition. - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing Provide Evidence of Undisclosed Debt Monitoring (UDM) for Borrower X. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Evidence of Undisclosed Debt Monitoring provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10313643	N/A	N/A
XXXX	XXXX		305143908	Closed	2026-07-17 05:10	2026-07-27 00:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Evidence of Undisclosed Debt Monitoring provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-See attached UDA and LDQM Monitoring which expires in September. Please waive this condition. - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing Provide Evidence of Undisclosed Debt Monitoring (UDM) for Borrower X. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Evidence of Undisclosed Debt Monitoring provided - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10313642	N/A	N/A
XXXX	XXXX	W26060144	305232485	Closed	2026-07-29 10:05	2026-07-30 09:14	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXX Document is Missing Diligence Final Look DTI does not match XXXX. The XXXX in file does not reflect the correct monthly escrow for tax causing a DTI out of tolerance. An updated XXXX reflecting the corrected amount is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXX_XX_XXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10512010	N/A	N/A
														Resolved-COC provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($X,XXX.XX) were applied to the total fee variance of ($X,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the													

XXXX	XXXX	W26060144	305232485	Closed	2026-07-20 11:42	2026-07-29 10:02	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Tolerance Cure (50001028)	lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. Originator Compensation paid by Lender increased from Initial CD($XX,XXX.XX) to Final CD($XX,XXX) but COC not available for the same. Provide COC for Originator Compensation paid by Lender increase. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-COC provided - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10353090	N/A	N/A
XXXX	XXXX	W26060144	305232485	Closed	2026-07-20 11:50	2026-07-22 23:56	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Partial	Resolved-Prior HoX policy uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Hazard Insurance Policy Partially Provided Hazard insurance effective date of XX/XX/XXXX is after the Note Date of XX/XX/XXXX. Hazard documentation reflecting as active at the time of closing is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Prior HoX policy uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXX - XX-X (X).XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10353267	N/A	N/A
XXXX	XXXX		305170866	Closed	2026-07-23 15:40	2026-08-10 11:35	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 YTD Profit & Loss Missing	Resolved-Uploaded Profit & Loss as of X/X/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X YTD Profit & Loss Missing Missing Year to Date Profit and Loss statement. Guidelines Pag XX Year to date Profit and Loss statement for primary business relied upon for qualifying, if the note date of the file will be more than XXX days removed from the end date of the most recent tax returns provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Uploaded Profit & Loss as of X/X/XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10435936	N/A	N/A
XXXX	XXXX		305170866	Closed	2026-07-23 15:40	2026-08-10 11:33	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Balance Sheet Missing	Resolved-Uploaded Balance Sheet as of X/X/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Balance Sheet Missing Missing Year to Date Balance sheet. Guidelines Pag XX Year to date Balance sheet for primary business relied upon for qualifying, if the note date of the file will be more than XXX days removed from the end date of the most recent tax returns provided. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Uploaded Balance Sheet as of X/X/XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10435935	N/A	N/A
XXXX	XXXX		305170866	Closed	2026-07-23 15:54	2026-07-29 11:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Uploaded Undisclosed Debt Monitoring through XX/X/XXXX. Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Attached - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing Guidelines page XX missing credit report soft pull dated within XX calendar days of funding or undisclosed monitoring through the funding date. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Uploaded Undisclosed Debt Monitoring through XX/X/XXXX. Final Closing Disclosure Disbursement X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10436264	N/A	N/A
XXXX	XXXX		305190651	Closed	2026-07-20 07:36	2026-07-29 08:53	Resolved	1 - Information	C	A	Credit	Eligibility	Loan does not conform to program guidelines	Resolved-Per attached documentation, borrower is not FTHB - finding resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-borrower is not a fist time home buyer. - Due Diligence Vendor-XX/XX/XXXX Open-First-Time Homebuyers not eligible as per GL Matrices X.X.XX - NO Exception in the loan file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Per attached documentation, borrower is not FTHB - finding resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Investment	Purchase	NA	10347644	N/A	N/A
XXXX	XXXX		305190651	Closed	2026-07-24 13:13	2026-07-29 08:45	Resolved	1 - Information	D	A	Credit	Missing Doc	The letter of explanation for the borrower's assets/reserves is missing	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-please see attached large deposit source - Due Diligence Vendor-XX/XX/XXXX Open-The letter of explanation for the borrower's assets/reserves is missing. Please provide LOE or additional assets/reserves. Large deposit of $XXX,XXX on X/X/XX in XXXXX checking on page #XXX to be addressed with LOE and source documentation - Due Diligence Vendor-XX/XX/XXXX		Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Investment	Purchase	NA	10454076	N/A	N/A
XXXX	XXXX		305190651	Closed	2026-07-21 09:28	2026-07-29 08:43	Resolved	1 - Information	D	A	Credit	Missing Doc	Hazard Insurance Policy is Partial	Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-final hazard insurance attached - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Policy Partially Provided Provide hazard insurance policy page #XXX shows premium $XXXX.XX/XX = $XXX.XX, However per XXXX lender sheet page #XXX and XXXX page #XXX premium shows as $XXXX.XX/XX = $XXX.XX. Provide updated hazard insurance document. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Hazard Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Investment	Purchase	NA	10375245	N/A	N/A
XXXX	XXXX		305232490	Closed	2026-07-23 06:03	2026-07-28 03:50	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Operating agreement and articles of org of business entity XX XXXXXXX X XXX provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see all XXX docs attached in one bundle - Seller-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. Business Entity XX XXXXXXX X XXX, An XXXX Limited Liability Company Formation Documentation is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see all XXX docs attached in one bundle - Seller-XX/XX/XXXX	Resolved-Operating agreement and articles of org of business entity XX XXXXXXX X XXX provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	X-XXXXXXXXXX-XXXXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10422069	N/A	N/A
XXXX	XXXX		305214992	Closed	2026-07-23 17:44	2026-07-27 10:54	Resolved	1 - Information	C	A	Compliance	TRID	Final CD: Escrow Account Initial Escrow Payment (Page 4) calculation is not accurate	Resolved-Correct policy provided matching payment on final CD. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Final CD shows hazard payment at $XXX.XX but hazard document page XXXX shows $XXX.XX for monthly payment. Provide correct document matching final CD. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Correct policy provided matching payment on final CD. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXX - XX-X.XXX			XXXX	Primary Residence	Purchase	NA	10438097	N/A	N/A
XXXX	XXXX	TA26060468	305232473	Closed	2026-07-21 01:31	2026-07-29 03:01	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated Final XXXX uploaded with corrected current address, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. PER CREDIT REPORT & PROPERTY PROFILE BORROWER PURCHASED PROPERTY IN SEPTEMBER OF XXXX - Seller-XX/XX/XXXX Open-Provide updated Final XXXX as the provided one on page XXX current address is less than X years provide updated XXXX with former address. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. PER CREDIT REPORT & PROPERTY PROFILE BORROWER PURCHASED PROPERTY IN SEPTEMBER OF XXXX - Seller-XX/XX/XXXX	Resolved-Updated Final XXXX uploaded with corrected current address, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10368936	N/A	N/A
XXXX	XXXX	TA26060468	305232473	Closed	2026-07-21 00:56	2026-07-29 01:01	Resolved	1 - Information	D	A	Credit	Missing Doc	1008 Document is Missing	Resolved-Updated XXXX document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX document is missing from the loan file. Provide updated XXXX as the provided one on page XXX X. shows incorrect P&I $XXXX.XX whereas our calculated P&I is $XXXX.XX verified as per Note page XXX Final CD page XXX X. shows incorrect loan amount $X,XXX,XXX whereas our calculated loan amount is $X,XXX,XXX verified as per Note page XXX Final CD page XXX leads to incorrect LTVs X. shows incorrect FICO XXX whereas our calculated FICO is XXX as per CBR page XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated XXXX document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The XXXX document is present in the loan file. - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10368683	N/A	N/A
XXXX	XXXX		305232491	Closed	2026-07-28 09:40	2026-08-04 18:30	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV.	Waived-Waiver from lender in file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Audited LTV of XX% exceeds Guideline LTV of XX%.Exception for a XX% LTV with a XXX FICO is approved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. I'm showing XXX on credit. - Seller-XX/XX/XXXX Open-Audited LTV of XX% exceeds Guideline LTV of XX% EXCEPTION ON PAGE#XXX The one-time exception for a XX% LTV with a XXX FICO is approved. The approval is subject to-The approval is subject to Any applicable pricing adjustments may apply, A XXXXXXXX Letter from a XXXXXX-approved third-party review (TPR) firm, with a minimum grading of "X" or better and all other terms and conditions of the loan & product. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. I'm showing XXX on credit. - Seller-XX/XX/XXXX	Waived-Waiver from lender in file. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX_X.XX.XX.XXX		Residuals income is $XX,XXX.XX as per G/L required is $X,XXX Qualifying FICO XXX Guideline FICO XXX Qualifying Reserves X.XX Guideline Reserves X months	XXXX	Primary Residence	Purchase	NA	10488909	Originator Pre-Close	Yes
XXXX	XXXX		305232491	Closed	2026-07-28 00:23	2026-07-31 05:52	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Requested Rate Lock Document Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Evidence of Rate Lock Missing Lock is missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Rate Lock Document Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX	XXXX_XXXX_X-XXXXXXXXXX XXXXXX.XXX.XXX			XXXX	Primary Residence	Purchase	NA	10481872	N/A	N/A
XXXX	XXXX		305082341	Closed	2026-07-23 02:55	2026-08-03 01:42	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Requested Secondary appraisal Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Full appraisal used for secondary valuation - Buyer-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and XX Score, if present, is greater than X.X Guidelines require a secondary valuation it is missing from the service file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested Secondary appraisal Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Secondary Valuation or Additional Valuation is present or Not Required - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXX.XXX XXXXXXXXX XXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10419526	N/A	N/A
XXXX	XXXX		305214859	Closed	2026-07-23 02:21	2026-07-30 01:39	Resolved	1 - Information	C	A	Credit	Closing	Borrower 1 Gap Credit Report is Expired (Greater than 10 Days from Closing/Settlement Date)	Resolved-Gap Credit Report (XXX) provided with in XX business days from closing. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. The gap report is embedded with the XXXXXXXXXX report on page X and toward the bottom of the report under XXX (Undisclosed Debt Monitoring) - Seller-XX/XX/XXXX Open-Borrower X Gap Credit Report is Expired (Greater than XX days from Closing/Settlement Date). Provide GAP Report with in XXday - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. The gap report is embedded with the XXXXXXXXXX report on page X and toward the bottom of the report under XXX (Undisclosed Debt Monitoring) - Seller-XX/XX/XXXX	Resolved-Gap Credit Report (XXX) provided with in XX business days from closing. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX _ XXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10419256	N/A	N/A
XXXX	XXXX		305217499	Closed	2026-07-28 11:06	2026-08-18 08:45	Resolved	1 - Information	C	A	Credit	Credit	Corporation/LLC: Operating Agreement Document is missing	Resolved-The client provided the operating agreement, see section X.X for entity name. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The client provided the OA for Xxxxx Xxxxxx Xxxxxxxxxx that mentions Xxxxx Xxxxxxxxxx however it is not the OA for Xxxxx Partners, refer to page XXX that shows that there is an operating agreement under Xxxxx Xxxxxxxxxx. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-X/XX GC please see Operating Agreement on page XXX-XXX. section X.X references name of Xxxxx Xxxxxxxxxx XXX. - Seller-XX/XX/XXXX Open-The guideline Limited Liability Company under section X.X.X | U.X. LEGAL ENTITIES states that a copy of fully executed Operating Agreement is required. The loan file only contains the table of contents for the IA and not the complete document. The loan file is missing the operating agreement for Xxxxx Xxxxxxxxxx, XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-X/XX GC please see Operating Agreement on page XXX-XXX. section X.X references name of Xxxxx Xxxxxxxxxx XXX. - Seller-XX/XX/XXXX	Resolved-The client provided the operating agreement, see section X.X for entity name. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXX XXXX.XXX			XXXX	Investment	Purchase	NA	10490936	N/A	N/A
XXXX	XXXX		305217499	Closed	2026-07-28 11:10	2026-08-17 09:58	Resolved	1 - Information	C	A	Credit	Credit	Missing purchase contract and/or addendums.	Resolved-The client provide the missing addendum to the sales contract. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. X/XX gc Attached is the lead-based dis. Buyer Broker Agreement is on page XXX - Seller-XX/XX/XXXX Counter-The client provided X of the X missing addendums. The loan file is missing the Lead Based Paint Disclosure and the Buyer Broker Compensation Agreement. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. X/XX GC Please see attached PC addendums - Seller-XX/XX/XXXX Open-The loan file contains a copy of the sales contract however there are several addendums that are part of the agreement (page XXX) that are not included in the loan file. The following addendum are missing from the loan file: State of XXXX Agency Disclosure Form, XXXX Residential Property Disclosure form, Lead Based Paint Disclosure, Affiliated Business Arrangement Disclosure(s), Home Warranty Contract and Buyer Broker Compensation Agreement. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. X/XX gc Attached is the lead-based dis. Buyer Broker Agreement is on page XXX - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. X/XX GC Please see attached PC addendums - Seller-XX/XX/XXXX	Resolved-The client provide the missing addendum to the sales contract. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX XXXX XXX.XXX XXXXXXXXXX_XXXXXXXXXXX XXXXXXXX XXXXXXXXXX XXXX.XXX XXXXXXXXXX_XXXX XXX XXXX XXXXXX.XXX XXXXXXXXXX_XXXXXX XXXXXXXXXX XXXXXXXXX.XXX XXXXXXXXXX_XXXX XXXXX XXXXX XXXXXXXXXX.XXX			XXXX	Investment	Purchase	NA	10491019	N/A	N/A
XXXX	XXXX		305217499	Closed	2026-07-28 11:08	2026-08-12 09:20	Resolved	1 - Information	C	A	Credit	Credit	Certificate of Corp./LLC Formation or Articles of Organization not in file	Resolved-The client provided the Articles of Organization for Xxxxx Xxxxxxxxxx, XXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The guideline Limited Liability Company under section X.X.X | U.X. LEGAL ENTITIES states that a copy of filed Articles of Organization evidencing registration within the state. is required. The loan file contains a receipt for the AO but not the actual document. The loan file is missing the Articles of Organization for Xxxxx Xxxxxxxxxx, XXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The client provided the Articles of Organization for Xxxxx Xxxxxxxxxx, XXX. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX.XXX			XXXX	Investment	Purchase	NA	10490969	N/A	N/A
XXXX	XXXX		305217499	Closed	2026-07-28 11:02	2026-08-12 09:19	Resolved	1 - Information	C	A	Credit	Credit	Borrower does not have 2 years experience self-managing the property	Resolved-The client provided the OA for the entity name on the property report to show borrowers ownership/experience. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The guideline X.X.X Rental Experience Tiers states that the borrower has to have owned X properties in the last XX months or X property for at least XX months. The loan file contains a property report to show the borrowers experience however the property report for XXXXX XXXXXX XXX does not show the borrower as a past or present owner. The loan file is missing evidence of the borrowers X property experience. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The client provided the OA for the entity name on the property report to show borrowers ownership/experience. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XX XXXX XXXXX.XXX			XXXX	Investment	Purchase	NA	10490863	N/A	N/A
														Resolved-Xxxxxxxxx Report provides X currently owned properties by Xxxx Xxx Construction LLC. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-													

XXXX	XXXX		305217537	Closed	2026-07-28 17:47	2026-08-17 10:53	Resolved	1 - Information	C	A	Credit	Credit	Borrowing Entity / Individual has insufficient experience	XX/XX/XXXX Open-Credit Memo indicates borrower has X property exit under experience. Property located at XXXX Primrose was acquired X/XX/XXXX and does not meet XX-month ownership per guidelines. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Xxxxxxxxx Report provides X currently owned properties by Xxxx Xxx Construction LLC. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX _XXX - XXXXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10501438	N/A	N/A
XXXX	XXXX		305217593	Closed	2026-07-27 15:17	2026-07-30 13:19	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The client provided the SS with a corrected date. All figures remain the same. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The loan file contains a settlement statement however it has the wrong loan number written on it. The loan file is missing the fully executed settlement statement with the correct loan number. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The client provided the SS with a corrected date. All figures remain the same. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10474771	N/A	N/A
XXXX	XXXX		305217531	Closed	2026-07-23 23:45	2026-08-14 02:53	Resolved	1 - Information	C	A	Credit	Credit	Borrowing Entity / Individual has insufficient experience	Resolved-Borrower is experienced and we have property report on pg XXX in file, hence Finding Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-X/XX gc Please rescind page XXX shows all properties owned by borrower. - Seller-XX/XX/XXXX Open-Section X.X of guidelines lists the requirements for experience. The borrower is considered 'Experienced'. However, Property Profile reports were not provided for the X properties in question. Verification of ownership is missing from file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-X/XX gc Please rescind page XXX shows all properties owned by borrower. - Seller-XX/XX/XXXX	Resolved-Borrower is experienced and we have property report on pg XXX in file, hence Finding Resolved - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	10441685	N/A	N/A
XXXX	XXXX		305217530	Closed	2026-07-28 14:07	2026-08-14 11:40	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing letter of explanation	Resolved-Case information provided for background check clearance. - Due Diligence Vendor-XX/XX/XXXX Ready for Review- X/XX JM - X. Uploaded Case Docket for Case XXXXXXXXXXXXXXX to support traffic violation; X. Uploaded email from the Xxxxxx County Criminal/Superior to support that Case XXXXXXCR XXXXXX no longer exist; X. Criminal Source Document - Seller-XX/XX/XXXX Open-The background check on page XXX shows X Not Specified Possible Criminal/Arrest. As per guidelines XX/XX/XX page XX / XX, Borrower/sponsors with background checks that reflect ambiguous case labels (e.g., "disposed", "unspecified", etc.) may require further evaluation. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review- X/XX JM - X. Uploaded Case Docket for Case XXXXXXXXXXXXXXX to support traffic violation; X. Uploaded email from the Xxxxxx County Criminal/Superior to support that Case XXXXXXCR XXXXXX no longer exist; X. Criminal Source Document - Seller-XX/XX/XXXX	Resolved-Case information provided for background check clearance. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX - XXXXXXXX XXXXXX XXXXXXXX.XXX XXXXXXXXXX - XXXX XXXXXXXXX XXXXXX.XXX XXXXXXXXXX - XX XXXX XXXXXXXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10497027	N/A	N/A
XXXX	XXXX		305217530	Closed	2026-07-28 14:19	2026-08-06 08:41	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-Final Title Policy does not have additional liens. - Due Diligence Vendor-XX/XX/XXXX Resolved-Property Title Issue Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property Title Issue Line XX of Title page XXX shows a Lien principal amount of $X,XXX,XXX. The file is missing a Final Title Policy or updated Title. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final Title Policy does not have additional liens. - Due Diligence Vendor-XX/XX/XXXX Resolved-Property Title Issue Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_ XXXXX XXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10497199	N/A	N/A
XXXX	XXXX		305135303	Closed	2026-07-24 05:11	2026-09-03 07:40	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Business Bank Statements Missing	Resolved-Requested bank statement provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Statements provided - Due Diligence Vendor-XX/XX/XXXX Open-Borrower X Business Bank Statements Missing Confirmed BX is qualifying with XX months Bank statement with A/C #XXXX but Bank statement from X/XX/XXXX to X/XX/XXXX is missing in file hence taken income from lender worksheet for qualification. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested bank statement provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Business Bank Statements Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10444170	N/A	N/A
XXXX	XXXX		305135303	Closed	2026-07-24 06:45	2026-09-02 23:47	Resolved	1 - Information	B	A	Compliance	Missing Doc	Consumer Caution and Home Owner Counseling Notice is Missing	Resolved-Homeownership counseling disclosure document provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-HOC in uploaded - Due Diligence Vendor-XX/XX/XXXX Open-Home Owner Counseling is missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Homeownership counseling disclosure document provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Purchase	NA	10445642	N/A	N/A
XXXX	XXXX		305135303	Closed	2026-07-24 06:43	2026-07-30 11:59	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X)). Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on page XXX and the Final Closing disclosure on page XXXX reflects escrows. Rate lock date was entered correctly – see page XXX. An interior and exterior appraisal was completed for this property – see page XX, the appraisal disclosure was provided to the borrower(s)- see page XXX and copy of the appraisal was given to the borrower – see page XXX. The loan meets HPML guidelines - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X)). Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on page XXX and the Final Closing disclosure on page XXXX reflects escrows. Rate lock date was entered correctly – see page XXX. An interior and exterior appraisal was completed for this property – see page XX, the appraisal disclosure was provided to the borrower(s)- see page XXX and copy of the appraisal was given to the borrower – see page XXX. The loan meets HPML guidelines - Due Diligence Vendor-XX/XX/XXXX			Non-XX Loan	XXXX	Primary Residence	Purchase	NA	10445615	N/A	N/A
XXXX	XXXX		305232492	Closed	2026-07-30 04:19	2026-07-31 05:54	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Requested Rate Lock Document Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Evidence of Rate Lock Missing Lock Confirmation document is missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Rate Lock Document Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX - XXXX_XXXX_X-XXXXXXXXXX XXXXXX.XXX.XXX			XXXX	Investment	Purchase	NA	10529530	N/A	N/A
XXXX	XXXX	BCS26060465	305232581	Closed	2026-07-30 17:24	2026-08-05 09:02	Resolved	1 - Information	D	A	Credit	Missing Doc	Flood Insurance Policy Partially Provided	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Resolved-The Flood Policy Renewal was not out yet , so the UW added XX% to the premium to make sure there was enough coverage for it to be paid. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Flood insurance declaration page reflects total charges of $XXX.XX ($XX.XX monthly). The final settlement statement reflects $XX.XX monthly being escrowed. Missing flood insurance declaration page with revised annual premium used in qualifying calculations. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Flood Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Resolved-The Flood Policy Renewal was not out yet , so the UW added XX% to the premium to make sure there was enough coverage for it to be paid. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XX XXXX X.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10546775	N/A	N/A
XXXX	XXXX		305232493	Closed	2026-07-30 15:02	2026-08-03 11:55	Resolved	1 - Information	C	A	Credit	Assets Insufficient	Assets are not sufficient to close	Resolved-Received Cash out Refinance XXX Lansing final CD proceeds - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. My apologies I thought I attached. Please see attached! - Seller-XX/XX/XXXX Counter-Received a rebuttal stating that the proceeds from loan W-XXXXXXXXXX are being used as assets for this loan W-XXXXXXXXXX. Missing is a copy of the W-XXXXXXXXXX CD reflecting proceeds, as we can not move the documents. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see rebuttal package attached - Seller-XX/XX/XXXX Open-Assets are not sufficient to close : Liquid fund required to close are -$XXX,XXX.XX, as all asset documentation was not received. Received assets total $XX,XXX.XX and the X-XXX reflects $XXX,XXX.XX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. My apologies I thought I attached. Please see attached! - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see rebuttal package attached - Seller-XX/XX/XXXX	Resolved-Received Cash out Refinance XXX Lansing final CD proceeds - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX XX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10544358	N/A	N/A
XXXX	XXXX		305232493	Closed	2026-07-30 02:49	2026-08-03 11:55	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Resolved-Received Cash out Refinance XXX Lansing final CD proceeds - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. My apologies I thought I attached. Please see attached! - Seller-XX/XX/XXXX Counter-Received a rebuttal stating that the proceeds from loan W-XXXXXXXXXX are being used as assets for this loan W-XXXXXXXXXX. Missing is a copy of the W-XXXXXXXXXX CD reflecting proceeds, as we can not move the documents. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see attached document packet with rebuttal - Seller-XX/XX/XXXX Open-Audited Reserves of month(s) are less than Guideline Required Reserves of X month(s) Liquid fund post close is less than $XX,XXX.XX in required reserves (post close funds total X.XX) as all asset documentation was not received. Received assets total $XX,XXX.XX and the X-XXX reflects $XXX,XXX.XX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. My apologies I thought I attached. Please see attached! - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached document packet with rebuttal - Seller-XX/XX/XXXX	Resolved-Received Cash out Refinance XXX Lansing final CD proceeds - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX XX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10528923	N/A	N/A
XXXX	XXXX		305232493	Closed	2026-08-03 03:46	2026-08-03 09:23	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX Open-Provide evidence of rate lock confirmation. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10586785	N/A	N/A
XXXX	XXXX		305232493	Closed	2026-07-30 15:09	2026-08-03 09:22	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Received pay history subject and primary housing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see explanation with all supporting documentation for subject and primary housing history. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements: CORE Credit Guidelines Alt Doc, DSCR, Full Doc and ITIN Programs Version X.X Updated March XX, XXXX PG XX DSCR Doc type is limited to verifying the borrower's primary residence and the subject property if a refinance transaction. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see explanation with all supporting documentation for subject and primary housing history. - Seller-XX/XX/XXXX	Resolved-Received pay history subject and primary housing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10544452	N/A	N/A
XXXX	XXXX		305232493	Closed	2026-07-30 15:09	2026-08-03 09:21	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing VOM or VOR	Resolved-Received XX mo pay history for subject and primary housing - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see rebuttal and all supporting documents for subject and primary housing. - Seller-XX/XX/XXXX Open-VOR/VOM Doc Status should not be 'Missing'. Missing VOM: CORE Credit Guidelines Alt Doc, DSCR, Full Doc and ITIN Programs Version X.X Updated March XX, XXXX PG XX DSCR Doc type is limited to verifying the borrower's primary residence and the subject property if a refinance transaction. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see rebuttal and all supporting documents for subject and primary housing. - Seller-XX/XX/XXXX	Resolved-Received XX mo pay history for subject and primary housing - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10544451	N/A	N/A
XXXX	XXXX		305170388	Closed	2026-07-28 23:14	2026-08-03 13:00	Waived	2 - Non-Material	B	B	Property	Appraisal	Property/Appraisal General	Waived-Received exception for Platinum XXXX Statement requires rural properties to have less than XX acres and the land use must be residential. Our loan has XX.XX acres and has zoning of Agricultural on page XXX. We have sufficient comp factors to waive the condition need approval to waive the same. - Due Diligence Vendor-XX/XX/XXXX		Waived-Received exception for Platinum XXXX Statement requires rural properties to have less than XX acres and the land use must be residential. Our loan has XX.XX acres and has zoning of Agricultural on page XXX. We have sufficient comp factors to waive the condition need approval to waive the same. - Due Diligence Vendor-XX/XX/XXXX			XX.XX% LTV is below the maximum XX% LTV by X.XX% XX.XX% DTI is below the maximum XX% DTI by XX.XX%.	XXXX	Primary Residence	Purchase	NA	10504973	Originator Pre-Close	Yes
XXXX	XXXX	W26060514	305232477	Closed	2026-07-28 05:59	2026-08-04 08:57	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Resolved-Requested additional assets provided which supports the reserves requirement of X months, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited Reserves of X.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Reserves of X.XX month(s) are less than Guideline Required Reserves of X month(s) Asset documentation in file does not meet the reserve requirement per guideline matrix for loan amounts below $X,XXX,XXX. Documentation to support sufficient asset reserve is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested additional assets provided which supports the reserves requirement of X months, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited Reserves of X.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10485495	N/A	N/A
XXXX	XXXX	W26060514	305232477	Closed	2026-07-28 05:48	2026-08-04 08:52	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Documentation provided is for borrower X. The missing VVOE needed is for borrower X - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing The verbal verification of employment for borrower X is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10485418	N/A	N/A
XXXX	XXXX	W26060514	305232477	Closed	2026-07-28 05:48	2026-08-04 08:52	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 2 3rd Party VOE Prior to Close Missing	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing The verbal verification of employment for borrower X is missing from the loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Xrd party VOE that is within the XX business days from closing date provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10485419	N/A	N/A
														Waived-Audited Loan Amount of $XXXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX. Waived per comp factors: XX.XX% DTI is below the maximum XX% DTI by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points. $XX,XXX reserves exceed the		Waived-Audited Loan Amount of $XXXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX. Waived per			XX.XX% DTI is below the maximum XX%							

XXXX	XXXX		305177926	Closed	2026-07-29 02:17	2026-08-21 09:38	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Approved exception attached. - Seller-XX/XX/XXXX Open-Audited Loan Amount of $XXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX - Exception missing from loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Approved exception attached. - Seller-XX/XX/XXXX	comp factors: XX.XX% DTI is below the maximum XX% DTI by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points. $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX XXXXXX XXXXXXXXX.XXX		DTI by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum.	XXXX	Primary Residence	Purchase	NA	10505987	Originator Post-Close	Yes
XXXX	XXXX		305177926	Closed	2026-08-19 15:50	2026-08-19 23:41	Waived	2 - Non-Material	C	B	Credit	Eligibility	Loan does not conform to program guidelines	Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-XX approved and attached Exception to the Condo not being warrantable finding that has been rescinded.. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Loan does not conform to program guidelines The Warrantable status of the Condo Project is set to No, NA or Unable to Determine, Review and correct if applicable. Exception on page #XXX for no fidelity bond is approved. Scenario approved by Sr mgt. OK to proceed with condo considered a non-warrantable project. - Due Diligence Vendor-XX/XX/XXXX		Waived-Exception Approved - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by X%. XX.XX% DTI is below the maximum XX% DTI by XX.XX%. XXX Representative credit score exceeds the minimum required of XXX by XX points	XXXX	Primary Residence	Purchase	NA	10904652	Originator Pre-Close	Yes
XXXX	XXXX		305177926	Closed	2026-07-29 03:37	2026-08-17 15:09	Resolved	1 - Information	C	A	Compliance	Mavent	HighCost: Fees	Resolved- - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The loan fees ($X,XXX.XX) exceed the (XXXX) High Cost fee limit, which is ($X,XXX.XX), the difference is ($XX.XX). - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. The attached compliance/mavent report shows the High Cost (XXXX) Passed. - Seller-XX/XX/XXXX Open-The loan fees ($X,XXX.XX) exceed the (XXXX) High Cost fee limit, which is ($X,XXX.XX), the difference is ($XX.XX). The loan fees ($X,XXX.XX) exceed the (XXX) High Cost fee limit, which is ($X,XXX.XX), the difference is ($XX.XX). - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. The attached compliance/mavent report shows the High Cost (XXXX) Passed. - Seller-XX/XX/XXXX	Resolved- - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX XXXX XXXX.XXX XXXXXXXXXX XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10506568	N/A	N/A
XXXX	XXXX		305177926	Closed	2026-07-29 01:53	2026-08-17 01:03	Resolved	1 - Information	D	A	Credit	Missing Doc	HO-6 Insurance Policy is Missing	Resolved-HO-X Insurance Policy uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-HO-X Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Insurance docs attached. - Seller-XX/XX/XXXX Open-HO-X Insurance Policy is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Insurance docs attached. - Seller-XX/XX/XXXX	Resolved-HO-X Insurance Policy uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-HO-X Insurance Policy is fully present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXX XXXX.XXX XXXXXXXXXX X XXX XXX XXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10505835	N/A	N/A
XXXX	XXXX		305177926	Closed	2026-07-29 01:25	2026-08-17 01:02	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-Updated Borrower X Gap Credit Report provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Gap credit report attached. - Seller-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Gap credit report attached. - Seller-XX/XX/XXXX	Resolved-Updated Borrower X Gap Credit Report provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Gap Credit Report is not missing. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXX XXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10505626	N/A	N/A
XXXX	XXXX		305177926	Closed	2026-07-29 03:37	2026-08-17 15:09	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X)). Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on page XXX and the Final Closing disclosure on page XXX reflects escrows. Rate lock date was entered correctly – see page XXX. An interior and exterior appraisal was completed for this property – see page XX-XX, the appraisal disclosure was provided to the borrower(s)- see page XX and copy of the appraisal was given to the borrower – see page XXXX. The loan meets HPML guidelines - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-. - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Resolved-. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X)). Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on page XXX and the Final Closing disclosure on page XXX reflects escrows. Rate lock date was entered correctly – see page XXX. An interior and exterior appraisal was completed for this property – see page XX-XX, the appraisal disclosure was provided to the borrower(s)- see page XX and copy of the appraisal was given to the borrower – see page XXXX. The loan meets HPML guidelines - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10506571	N/A	N/A
XXXX	XXXX	W26050595	305232475	Closed	2026-07-29 08:56	2026-08-13 12:46	Waived	2 - Non-Material	D	B	Credit	Missing Doc	Flood Insurance Policy Partially Provided	Waived-XX.X% LTV is below the maximum XX% LTV by XX.XX%. XX.XX% DTI is below the maximum XX% DTI by X.XX%. XXX representative credit score exceeds the minimum required of XXX by XX points. Borrower has $XX,XXX residual income after all expenses. Minimum required per guidelines is $X,XXX. Borrower has been employed at current job for XX years. Borrower has been employed in the same career for XX years. - Due Diligence Vendor-XX/XX/XXXX Waived- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-Effective date of the policy provided is XX/XX/XXXX - after the Note date. Documentation to support the policy being effective at the time of closing is required. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Flood Insurance Policy Partially Provided Flood Insurance Policy document is provided; however, there is no dwelling/coverage amount provided. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-XX.X% LTV is below the maximum XX% LTV by XX.XX%. XX.XX% DTI is below the maximum XX% DTI by X.XX%. XXX representative credit score exceeds the minimum required of XXX by XX points. Borrower has $XX,XXX residual income after all expenses. Minimum required per guidelines is $X,XXX. Borrower has been employed at current job for XX years. Borrower has been employed in the same career for XX years. - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXX XXXXXXXXXXXX XXXX X XXXXXXXX XXX.XXX XXX XXXXX.XXX		XX.X% LTV is below the maximum XX% LTV by XX.XX%. XX.XX% DTI is below the maximum XX% DTI by X.XX%. XXX representative credit score exceeds the minimum required of XXX by XX points. Borrower has $XX,XXX residual income after all expenses. Minimum required per guidelines is $X,XXX. Borrower has been employed at current job for XX years. Borrower has been employed in the same career for XX years.	XXXX	Primary Residence	Purchase	NA	10510535	Investor Post-Close	No
XXXX	XXXX	W26050595	305232475	Closed	2026-07-30 00:58	2026-08-03 07:42	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Requested Business Narrative provided in findings, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-As per G/L XX.XX.XXXX, A Self-Employed Business Narrative Form is required. Provide Business narrative as it is missing in the file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Business Narrative provided in findings, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXXXXXX XXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10527742	N/A	N/A
XXXX	XXXX		305196191	Closed	2026-07-29 03:26	2026-08-04 00:05	Resolved	1 - Information	C	A	Credit	Credit	Unable to verify PITI on other mortgage related obligations (ATR)	Resolved-Requested proof of Insurance document provided for Other Reo Property, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Due Diligence Vendor-XX/XX/XXXX Open-Unable to verify the PITI of XXXX XXXX XXXXXX XXXX unit XXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested proof of Insurance document provided for Other Reo Property, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX XXXXXXX_X.XXX			XXXX	Second Home	Refinance	Cash Out - Other	10506505	N/A	N/A
XXXX	XXXX		305196191	Closed	2026-07-29 03:24	2026-08-04 00:04	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Business entity and Cpa in file which is sufficient, no Business Narrative required, as we have alternate business documents, Finding Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please see attached - Due Diligence Vendor-XX/XX/XXXX Open- Business narrative missing in file. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Business entity and Cpa in file which is sufficient, no Business Narrative required, as we have alternate business documents, Finding Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Second Home	Refinance	Cash Out - Other	10506495	N/A	N/A
XXXX	XXXX		305197542	Closed	2026-07-30 04:38	2026-08-13 19:52	Resolved	1 - Information	C	A	Credit	Assets	Asset 3 Does Not Meet Guideline Requirements	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Asset Record X Does Not Meet G/L Requirements Provide proof of EMD deposit for $X,XXX. EMD Deposit proof missing in file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX XXXXXXXXX XXXXXXXXX XXX XXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10529599	N/A	N/A
XXXX	XXXX		305197542	Closed	2026-07-30 04:02	2026-08-12 05:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 3 Executed 4506-T Missing	Resolved-Borrower X Executed XXXX-C uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Executed XXXX-T Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Borrower X Executed XXXX-T Missing Provide Borrower X XXXX-T. Borrower X XXXX-T missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Borrower X Executed XXXX-C uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Executed XXXX-T Provided or Not Applicable (Number of Borrowers equals X) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX XX XXX XXXXXX (X).XXX			XXXX	Primary Residence	Purchase	NA	10529442	N/A	N/A
XXXX	XXXX		305197542	Closed	2026-07-30 04:02	2026-08-12 05:41	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Executed 4506-T Missing	Resolved-Borrower X Executed XXXX-C uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Executed XXXX-T Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. scroll down both borrower XXXX - Seller-XX/XX/XXXX Open-Borrower X Executed XXXX-T Missing Provide Borrower X XXXX-T. Borrower X XXXX-T missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. scroll down both borrower XXXX - Seller-XX/XX/XXXX	Resolved-Borrower X Executed XXXX-C uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Borrower X Executed XXXX-T Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX XX XXX XXXXXX (X).XXX			XXXX	Primary Residence	Purchase	NA	10529441	N/A	N/A
XXXX	XXXX		305232585	Closed	2026-07-30 10:34	2026-08-03 12:08	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Resolved-Requested additional assets provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited Reserves of XX.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Audited Reserves of X.XX month(s) are less than Guideline Required Reserves of X month(s) Verified $XXX,XXX.XX from the provided bank statements, which is X.XX in reserves. The required reserves are short by $X,XXX.XX. Guidelines require X months. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested additional assets provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Audited Reserves of XX.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX_XXXXXX%XXXXXXXX%XX%XXXXXX%XXXX.XX%XX-%XXXX.XX%XX%XXXXXXXX%XX.XXX			XXXX	Investment	Purchase	NA	10536142	N/A	N/A
XXXX	XXXX		305232585	Closed	2026-07-30 09:15	2026-08-03 11:57	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Validated signatures. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please see signatures noted on left side of the Note, these are the borrowers signing as individuals. Signatures on the right are of the borrowers signing as members. No Personal Guaranty needed. - Buyer-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Guaranty Agreement Document is Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Validated signatures. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Purchase	NA	10534321	N/A	N/A
XXXX	XXXX		305232458	Closed	2026-08-03 11:39	2026-08-05 09:07	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing VOM or VOR	Resolved-Received rent free LOE - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-VOR/VOM Doc Status should not be 'Missing'. Missing VOM from XXXXXXXXXX XXXXXXXX for XXXX XXXXX Road, PG XX-XX of guidelines: Housing history evidenced by twelve (XX) months proof of payment via canceled checks, bank debits or institutional VOR. § Private Party VORs / VOMs will be considered on a case-by-case basis and will require an exception approval, subject to an LLPA. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Received rent free LOE - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXX.XXX			XXXX	Investment	Purchase	NA	10595824	N/A	N/A
XXXX	XXXX		305232458	Closed	2026-08-03 11:43	2026-08-05 09:06	Resolved	1 - Information	C	A	Credit	Eligibility	Fraud Report Shows Uncleared Alerts	Resolved-Received fraud report with alerts cleared. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. attached - Seller-XX/XX/XXXX Open-Fraud Report Shows Uncleared Alerts. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. attached - Seller-XX/XX/XXXX	Resolved-Received fraud report with alerts cleared. - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXX XXXXXXX.XXX			XXXX	Investment	Purchase	NA	10595945	N/A	N/A
XXXX	XXXX		305207641	Closed	2026-07-31 17:31	2026-08-05 13:25	Resolved	1 - Information	C	A	Credit	Assets	Asset General	Resolved-Asset worksheet provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. We still show it as cash out, but since bringing $ to closing, worksheet needed. Attached. - Seller-XX/XX/XXXX Counter-Document Uploaded. This loan is No cash out refi.. Still not needed? - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Not required on the cash-out loans. - Seller-XX/XX/XXXX Open-Asset Worksheet missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. We still show it as cash out, but since bringing $ to closing, worksheet needed. Attached. - Seller-XX/XX/XXXX Ready for Review-Not required on the cash-out loans. - Seller-XX/XX/XXXX	Resolved-Asset worksheet provided. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX XXXX-XX-XX XXXXXX.XXX XXXXXXX XXXXX XXXXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10571038	N/A	N/A
XXXX	XXXX		305207641	Closed	2026-07-31 17:25	2026-08-04 11:44	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $X is Less than Loan Amount There is no Coverage amount listed on the Title Policy. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10570979	N/A	N/A
XXXX	XXXX		305207641	Closed	2026-07-30 23:50	2026-08-04 11:42	Waived	2 - Non-Material	C	B	Credit	Eligibility	Ineligible Borrower per program guidelines.	Waived-Exception provided. Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Guidelines do not allow entity to sign note Guidelines do not allow business entities to sign Note. Provide Exception - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Exception provided. Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXXX.XXX		Personal Guaranty with Full Recourse Loss of Use/ Rental Loss - Loan File $XXX,XXX DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points. XX% LTV is below the maximum XX% LTV by X%.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10551485	Originator Post-Close	Yes
														Waived-Loan does not conform to program guidelines Business not limited to ownership and		Waived-Loan does not conform to program guidelines Business not limited to ownership and management of real estate. Exception			Personal Guaranty with Full Recourse Loss of Use/ Rental Loss - Loan File $XXX,XXX							

XXXX	XXXX		305207641	Closed	2026-07-31 17:40	2026-07-31 17:40	Waived	2 - Non-Material	B	B	Credit	Eligibility	Loan does not conform to program guidelines	management of real estate. Exception provided on page XXX. Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX		provided on page XXX. Client elects to waive with the following compensating factors. TPR agrees. - Due Diligence Vendor-XX/XX/XXXX			DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points. XX% LTV is below the maximum XX% LTV by X%.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10571121	Originator Pre-Close	Yes
XXXX	XXXX		305232461	Closed	2026-07-31 09:57	2026-08-04 18:20	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	Waived-Waiver provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see exception from XXXX for loan amount. Please review loan to XXXX Lending guidelines not XXXX. Thank you. - Seller-XX/XX/XXXX Open-Audited Loan Amount of $XXXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX Per XXXX Financial matrix dated X/XX/XXXX the Audited Loan Amount of $XXXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Please see exception from XXXX for loan amount. Please review loan to XXXX Lending guidelines not XXXX. Thank you. - Seller-XX/XX/XXXX	Waived-Waiver provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX. XXXXX XXXXXXXXX XXXX XXX (X).XXX		XXX months reserves exceed the minimum required of X months reserves which exceeds the minimum by XXX months over the required minimum. XxXX mortgage history for XX months.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10560295	Originator Pre-Close	Yes
XXXX	XXXX		305183620	Closed	2026-07-31 03:07	2026-08-07 11:22	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Note Date	Resolved-Hazard Insurance Effective Date of XX-XX-XXXX is prior to or equal to the Note Date of XX-XX-XXXX Or Hazard Insurance Effective Date Is Not Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-please see prior insurance policy good through XX-XX-XX - Due Diligence Vendor-XX/XX/XXXX Open-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Hazard Insurance Effective date of XX/XX/XXXX is after note date of XX/XX/XXXX and Disbursement date of XX-XX-XXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Hazard Insurance Effective Date of XX-XX-XXXX is prior to or equal to the Note Date of XX-XX-XXXX Or Hazard Insurance Effective Date Is Not Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10552860	N/A	N/A
XXXX	XXXX		305183620	Closed	2026-07-31 05:23	2026-08-07 06:17	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Missing	Resolved-Requested Final XXXX Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-see attached - Due Diligence Vendor-XX/XX/XXXX Open-The Final XXXX is Missing Borrower X Final XXXX page X is missing in file. Need complete final XXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Requested Final XXXX Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10553597	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 02:46	2026-08-12 12:13	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Requested executed guaranty agreement provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see fully executed document - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial - Guaranty Agreement is not executed by all borrowers. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see fully executed document - Seller-XX/XX/XXXX	Resolved-Requested executed guaranty agreement provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10552674	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-08-04 12:19	2026-08-06 10:40	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	Waived-Waiver provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Loan Amount of $XXXXXX is less than the Guideline Minimum Loan Amount of $XXXXXX Loan Amount of $XXXXXX is less than the PHL DSCR Guideline Minimum Loan Amount of $XXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Waived-Waiver provided. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXXXXXXX.XXX		XXX FICO. XXX Min. XX% LTV. Max LTV is XX%	XXXX	Investment	Refinance	Cash Out - Other	10619732	Investor Post-Close	No
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 09:04	2026-08-06 10:10	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-Title Document is fully Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. There is no proposed in Sche A C because this is a refinance. - Seller-XX/XX/XXXX Open-Title Document is missing - Title Commitment on page #XXX is missing the Proposed Insured Names along with the Proposed Insured amount (section X C under Schedule A) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. There is no proposed in Sche A C because this is a refinance. - Seller-XX/XX/XXXX	Resolved-Title Document is fully Present - Due Diligence Vendor-XX/XX/XXXX	XXX_XXXXXXXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10558823	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 09:04	2026-08-06 10:10	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $X is Less than Loan Amount - dollar amount of insurance missing from Section X C under Schedule A - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXX_XXXXXXXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10558824	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 08:58	2026-08-04 06:32	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing Prepayment Rider	Resolved-Requested Signed X-X Rider and prepayment Rider, provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Xnd attached is the rider per condition request - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached - Seller-XX/XX/XXXX Open-The Prepayment Penalty Rider is not executed by all parties. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Xnd attached is the rider per condition request - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached - Seller-XX/XX/XXXX	Resolved-Requested Signed X-X Rider and prepayment Rider, provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXX.XXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10558608	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 02:39	2026-08-04 06:32	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Deed of Trust is Incomplete	Resolved-Requested Signed X-X Rider and prepayment Rider, provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present and Complete - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see X-X and prepay fully executed - Seller-XX/XX/XXXX Open-The Deed of Trust is Incomplete - the Deed of Trust/X-X Unit Rider and Prepayment Penalty Rider are not executed by the borrower's or notarized by the notary. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see X-X and prepay fully executed - Seller-XX/XX/XXXX	Resolved-Requested Signed X-X Rider and prepayment Rider, provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Deed of Trust is Present and Complete - Due Diligence Vendor-XX/XX/XXXX	X-X.XXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10552607	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 02:32	2026-08-04 06:30	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Incomplete	Resolved-Requested Signed Note document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see the attached note - Seller-XX/XX/XXXX Open-The Note is Incomplete - The Note is not executed - provided executed Note by all borrowers. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see the attached note - Seller-XX/XX/XXXX	Resolved-Requested Signed Note document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10552555	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 05:18	2026-08-04 06:30	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing evidence of rate lock	Resolved-Requested rate Lock document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Rate lock attached - Seller-XX/XX/XXXX Open-Evidence of Rate Lock Missing Lock Confirmation document is missing in file - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Rate lock attached - Seller-XX/XX/XXXX	Resolved-Requested rate Lock document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Rate Lock Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXX - XXXX_XXXX_X-XXXXXXXXXX XXXXXX.XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10553559	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 05:02	2026-08-04 06:29	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Closing Disclosure	Resolved-Requested executed Final Cd Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Signed final CD attached. - Seller-XX/XX/XXXX Open-TRID: Missing Final Closing Disclosure - provided Final Closing Disclosure is not executed by all borrowers. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Signed final CD attached. - Seller-XX/XX/XXXX	Resolved-Requested executed Final Cd Provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-TRID: Final Closing Disclosure Provided - Due Diligence Vendor-XX/XX/XXXX	XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10553474	N/A	N/A
XXXX	XXXX	W-0000010581	305241209	Closed	2026-07-31 02:28	2026-08-04 01:32	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-Requested executed business purpose affidavit provided provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. additional business purpose - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached executed copy - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'DSCR' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a DSCR loan. Business Purpose Affidavit on page #XXX is not executed - provide executed Business Purpose Affidavit from closing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. additional business purpose - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. see attached executed copy - Seller-XX/XX/XXXX	Resolved-Requested executed business purpose affidavit provided provided, updated & condition resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10552536	N/A	N/A
XXXX	XXXX		305217576	Closed	2026-08-03 06:06	2026-08-07 07:01	Waived	2 - Non-Material	C	B	Property	Property	Condo Project Warrantable Status Does Not Meet Guideline Requirements	Waived-CVX requires all units to be in an eligible project and be warrantable HOA is non-warrantable due to the following: X. XX.X% owner occupied; X. Three pending li ga on cases against the HOA Exception Notes Pending Litigation on Migrants - Litigation is not against our borrower/sponsor - Litigation does not involve our subject property - HOA is being represented by insurance carrier -The reserve amounts that the carrier has assigned to the claims are within policy limits - Due Diligence Vendor-XX/XX/XXXX Open-The Warrantable status of the Condo Project is set to No, NA or Unable to Determine, Review and correct if applicable. Exception provided on page#XXX HOA is non-warrantable due to the following: X. XX.X% owner occupied; X. Three pending litigation cases against the HOA. - Due Diligence Vendor-XX/XX/XXXX		Waived-CVX requires all units to be in an eligible project and be warrantable HOA is non-warrantable due to the following: X. XX.X% owner occupied; X. Three pending li ga on cases against the HOA Exception Notes Pending Litigation on Migrants - Litigation is not against our borrower/sponsor - Litigation does not involve our subject property - HOA is being represented by insurance carrier -The reserve amounts that the carrier has assigned to the claims are within policy limits - Due Diligence Vendor-XX/XX/XXXX			XX% LTV is below the maximum XX% LTV by XX%. $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum.	XXXX	Investment	Refinance	Cash Out - Other	10588197	Originator Pre-Close	Yes
XXXX	XXXX		305217488	Closed	2026-08-03 16:03	2026-08-12 09:23	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing letter of explanation	Resolved-The client provided a satisfactory explanation from the borrower. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The client provided evidence that the borrower changed the address of the company but no explanation as to why the subject address was used for the borrower and the business. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The loan file shows the subject address as the borrowers address on the operating agreement, articles of organization and SS-X. The loan file does not contain an explanation as to why the borrower has used the subject property address as his address. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The client provided a satisfactory explanation from the borrower. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXX.XXX XXXXXXXXXX_XXXXXX XX XXXXXXXXXXX -.XXX			XXXX	Investment	Refinance	Cash Out - Other	10603052	N/A	N/A
XXXX	XXXX		305217595	Closed	2026-08-03 02:08	2026-08-03 15:42	Acknowledged	2 - Non-Material	B	B	Compliance	State Reg	PA Prepayment Penalty Prohibited	Acknowledged-Per XX Pa. Stat. Ann § XXX, BPL prepayment penalties are prohibited for X-X units loan amounts less than $XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Per XX Pa. Stat. Ann § XXX, BPL prepayment penalties are prohibited for X-X units loan amounts less than $XXX,XXX. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	10586022	Investor Post-Close	No
XXXX	XXXX		305217640	Closed	2026-08-03 14:52	2026-08-12 09:11	Resolved	1 - Information	C	A	Credit	Credit	Missing final application	Resolved-Final Application provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Final Application is missing from file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final Application provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_ XXXXX XXXX XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10601118	N/A	N/A
XXXX	XXXX		305217640	Closed	2026-08-03 13:39	2026-08-10 09:02	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing Executed Loan Agreement	Resolved-The Executed Loan Agreement is provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Executed Loan Agreement is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The Executed Loan Agreement is provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX_XXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10599222	N/A	N/A
XXXX	XXXX		305217640	Closed	2026-08-03 13:38	2026-08-10 09:01	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Guaranty Agreement Document is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10599174	N/A	N/A
XXXX	XXXX		305217640	Closed	2026-08-03 02:31	2026-08-10 05:12	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Missing	Resolved-Requested Note Document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The Note is Missing Note document is missing from loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested Note Document provided, updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Note is Present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10586220	N/A	N/A
XXXX	XXXX		305217640	Closed	2026-08-03 02:22	2026-08-10 00:54	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-Requested BPA Document provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The XXXX Page Loan Type is 'DSCR' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose VX Page is 'Missing'. Business Purpose Affidavit is required for a DSCR loan. Business Purpose Affidavit is Misiimg from loan file. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Requested BPA Document provided, Updated & Condition Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX_XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10586162	N/A	N/A
XXXX	XXXX		305217508	Closed	2026-08-04 16:03	2026-08-11 07:13	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-Lender provided updated title. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Document is missing The title commitment is dated X/XX/XX but the loan closed X/X/XX. Missing current title commitment. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Lender provided updated title. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10624899	N/A	N/A
XXXX	XXXX		305217566	Closed	2026-08-03 13:04	2026-08-17 08:22	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-The client provided operating agreement for XXXX XXXXXXXXXXX XXXXX which showed the owner as XXX XXXXXXX XXXXX which is XX% owner of the borrowing entity. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property Title Issue The loan file contains the quit claim deed transferring the property from XXXX XXXXXXXXXXX XXXXX to the borrowing entity however there is no documentation in the loan file that the borrower owns this company. XXXX XXXXXXXXXXX XXXXX is also listed on the settlement statement as a borrower and the borrowers property experience is under this entity. The loan file is missing the operating agreement for XXXX XXXXXXXXXXX XXXXX to confirm borrowers ownership. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The client provided operating agreement for XXXX XXXXXXXXXXX XXXXX which showed the owner as XXX XXXXXXX XXXXX which is XX% owner of the borrowing entity. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XX XXXX XXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10598268	N/A	N/A
XXXX	XXXX		305217321	Closed	2026-08-05 02:06	2026-08-18 16:21	Resolved	1 - Information	C	A	Credit	Credit	Lender Approval Form is Missing	Resolved-The client provided the credit memo. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The loan file is missing the credit memo. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-The client provided the credit memo. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10630865	N/A	N/A
																Acknowledged-Per XXX XXX.XXx(X)(x), XXX prepayment penalties on first liens are prohibited if										

XXXX	XXXX		305217454	Closed	2026-08-02 23:41	2026-08-03 08:33	Acknowledged	2 - Non-Material	B	B	Compliance	State Reg	MI Prepayment Penalty Prohibited	Acknowledged-Per XXX XXX.XXx(X)(x), XXX prepayment penalties on first liens are prohibited if it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties. Prepayment penalty updated as per the Note document. - Due Diligence Vendor-XX/XX/XXXX		it exceeds X% of interest of the amount of any prepayment made within X years of the date of the loan on one unit residential properties. Prepayment penalty updated as per the Note document. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Purchase	NA	10585230	Originator Pre-Close	Yes
XXXX	XXXX		305217469	Closed	2026-08-03 15:27	2026-08-17 13:06	Resolved	1 - Information	C	A	Property	Appraisal	Property/Appraisal General	Resolved-The photos reflect a vacant property. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-The photos reflect a vacant property. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The appraiser obviously made a typo because the photos reflect that the subject was vacant at time of the appraisal and market rents were used to qualify. I did not send you the photos since there are too many to imbed in this email, but when you take a look, you will see that the subject is not occupied. Additionally, his license indicates another property as his primary residence which is supported by the XXXXXXXXXX XXXXXX report. All this documentation mitigates any concerns regarding occupancy of the subject property. No other documentation is necessary. - Seller-XX/XX/XXXX Open-The Appraisal shows the property is owner occupied and the photos reflect a vacant property. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-The appraiser obviously made a typo because the photos reflect that the subject was vacant at time of the appraisal and market rents were used to qualify. I did not send you the photos since there are too many to imbed in this email, but when you take a look, you will see that the subject is not occupied. Additionally, his license indicates another property as his primary residence which is supported by the XXXXXXXXXX XXXXXX report. All this documentation mitigates any concerns regarding occupancy of the subject property. No other documentation is necessary. - Seller-XX/XX/XXXX	Resolved-The photos reflect a vacant property. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-The photos reflect a vacant property. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	Cash Out - Other	10602002	N/A	N/A
XXXX	XXXX		305217469	Closed	2026-08-03 15:23	2026-08-12 09:48	Resolved	1 - Information	C	A	Credit	Title	Property Title Issue	Resolved-Property Title Issue Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Property Title Issue Title Report Page XXX, Line #XX shows a lien for $XX,XXX. There is not a payoff in file and the Settlement Statement does not reflect this lien being paid off. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Property Title Issue Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXX XXXXX XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10601884	N/A	N/A
XXXX	XXXX		305217395	Closed	2026-08-06 13:05	2026-08-17 16:28	Resolved	1 - Information	D	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Resolved-Lender provided data verify report. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-OFAC Check Not Completed and/or Cleared Per guidelines dated XX/XX/XXXX, section XX.X.X, Prior to funding, all parties to the loan transaction or those parties that have executed a full recourse or completion guaranty are processed through a screening to confirm zero involvement in a transaction found on watch lists. The dataverify is only X pages. Missing the other pages showing the fraud alerts for all parties (originator, appraiser, closer, etc.) - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Resolved-Lender provided data verify report. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX - XX XXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10668723	N/A	N/A
XXXX	XXXX	W26060184	305232480	Closed	2026-08-03 00:47	2026-08-13 07:54	Waived	2 - Non-Material	C	B	Credit	Eligibility	Audited LTV Exceeds Guideline LTV.	Waived-Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX Ready for Review-The PITI is $X,XXX.XX so X months reserves would be $XX,XXX.XX. We have verified assets of $XX, XXX.XX. We have an exception to go to XX% LTV and we have more than the required X months reserves. If its related to something else, please specify what the exact issue is. Thank you - Seller-XX/XX/XXXX Open-Audited LTV of XX% exceeds Guideline LTV of XX% Audited LTV is XX%, However per GL max LTV for short term rent is XX%. Exception on page #XXX - The exception request for XX% on STR is APPROVED. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-The PITI is $X,XXX.XX so X months reserves would be $XX,XXX.XX. We have verified assets of $XX, XXX.XX. We have an exception to go to XX% LTV and we have more than the required X months reserves. If its related to something else, please specify what the exact issue is. Thank you - Seller-XX/XX/XXXX	Waived-Client elects to waive with the following compensating factors: - Due Diligence Vendor-XX/XX/XXXX			$XX,XXX reserves exceed the minimum required of $XX,XXX exceeds the minimum by X months over the required minimum. DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points. Borrower has owned subject investment property XX months.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10585439	Originator Pre-Close	Yes
XXXX	XXXX	W26060184	305232480	Closed	2026-08-02 23:34	2026-08-11 00:01	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Provide updated title doc with required loan coverage amount of $XXXXXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final Title Policy uploaded, Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s), Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXX XXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10585208	N/A	N/A
XXXX	XXXX	W26060184	305232480	Closed	2026-08-02 23:42	2026-08-11 00:01	Resolved	1 - Information	D	A	Credit	Missing Doc	The letter of explanation for the borrower's assets/reserves is missing	Resolved-As Per section X.X.X of XXXXXXXXXX guidelines Access letter not needed as XXX% of funds in a jointly owned account are considered Borrower own funds, Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-The letter of explanation for the borrower's assets/reserves is missing. Please provide LOE or additional assets/reserves. Provide LOX from other person XXXXXX XXXX stating that Borrower has access to XXX% of funds in the bank accounts XXXXX #XXXX and XXXXX Bank #XXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-As Per section X.X.X of XXXXXXXXXX guidelines Access letter not needed as XXX% of funds in a jointly owned account are considered Borrower own funds, Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Validation Resolved' - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXXXXXX XXXXXXXX XX XXXXXX XXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10585237	N/A	N/A
XXXX	XXXX	W26060184	305232480	Closed	2026-08-02 23:59	2026-08-10 23:59	Resolved	1 - Information	D	A	Credit	Missing Doc	Loan Approval Document is Missing	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provided loan approval on page #XXX shows incorrect loan amount $XXXXXX, Per file loan amount is $XXXXXX. Provide updated loan approval document. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Loan Approval document uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XX XXXXXXXX X XXXX XX.XXX XXXXX XXXX X XXXX XX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10585268	N/A	N/A
XXXX	XXXX	W26060534	305232479	Closed	2026-08-03 01:51	2026-08-07 09:37	Resolved	1 - Information	C	A	Credit	Eligibility	Audited Reserves are less than Guideline Required Reserves (Number of Months).	Resolved-Audited Reserves of X.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX Resolved-Final SS showing full proceeds from refinance. Entered total proceeds to be used for cash to close and reserves. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Audited Reserves of X.XX month(s) are less than Guideline Required Reserves of X month(s) The verified assets from XXX acct#XXXX statement is $XX,XXX.XX and The Final XXXX is showing other assets of $XXX,XXX, which as no proof of document to verify. Also we have wire transfer of $XXX,XXX on pg#XXX towards closing on XX/XX/XXXX which is not showing final CD. However the required reserves is $XX,XXX.XX and Cash to close is $XXX,XXX.XX per final CD. whereas the the assets are not sufficient to cover both requirements. Hence Required final CD or PCCD to show wired funds of $XXX,XXX in adjustment and proof of $XXX,XXX (if not the same $XXX,XXX) and Additional assets to cover the requirement. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Audited Reserves of X.XX month(s) are greater than or equal to Guideline Required Reserves of X month(s) - Due Diligence Vendor-XX/XX/XXXX Resolved-Final SS showing full proceeds from refinance. Entered total proceeds to be used for cash to close and reserves. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10585877	N/A	N/A
XXXX	XXXX	W26060534	305232479	Closed	2026-08-03 15:54	2026-08-07 09:37	Resolved	1 - Information	C	A	Credit	Assets	Asset 2 Does Not Meet Guideline Requirements	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide documentation for cash out wire in the amount of $XXX,XXX. Is this proceeds from refinance on current primary converting to investment? - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Asset Record X Meets G/L Requirements Or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10602835	N/A	N/A
XXXX	XXXX	W26060534	305232479	Closed	2026-08-03 04:06	2026-08-07 09:33	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing verification of taxes, insurance, and/or HOA fees for non-subject property	Resolved-Taxes and insurance provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The XXXXXX XXXXXXXX was paid in full on the final settlement statement. The new payment is $XXXX.XX but we have nothing in the file showing the property taxes and insurance for the property located at XXXX X XXXXXXX. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-For REO property XXXX X XXXXXXX XXX XXXXXX XX XXXXX, we can able to verify monthly $X,XXX mortgage P&I from XXXXXX XXXXXXXX XXX - XXXX, which is paying off on pg#XXXX, but there is no proof of documents to verify $X,XXX.XX from XXXXX trust mortgage and Monthly taxes and insurance. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Taxes and insurance provided. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX - XXXXXXXXX.XXX XXX XXXX XXXXX.XXX XXX - XXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10586870	N/A	N/A
XXXX	XXXX	W26060534	305232479	Closed	2026-08-03 15:49	2026-08-06 11:28	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document is Incomplete	Resolved-Original prelim provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Document is Incomplete Prelim Supp is provided but missing the original preliminary report. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Original prelim provided. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10602708	N/A	N/A
XXXX	XXXX		305172761	Closed	2026-08-03 02:45	2026-08-10 04:08	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Initial 1003 is Missing	Resolved-Initial XXXX uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide Initial XXXX Missing in File. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Initial XXXX uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX XXXXXXX XXXX.XXX			XXXX	Primary Residence	Purchase	NA	10586364	N/A	N/A
XXXX	XXXX		305172761	Closed	2026-08-03 02:35	2026-08-06 11:06	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XX, and copy of the appraisal was given to the borrower – see Pg#'s XXX for the copy of the disclosure. This loan is HPML compliant and meets HPM L guidelines - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX reflects escrows. Rate lock date was entered correctly – see Pg#'s XXX An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'s XX, and copy of the appraisal was given to the borrower – see Pg#'s XXX for the copy of the disclosure. This loan is HPML compliant and meets HPM L guidelines - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10586271	N/A	N/A
XXXX	XXXX		305197521	Closed	2026-08-03 06:44	2026-08-05 16:27	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'XXX , and confirmation the appraisal was delivered to the borrower – see Pg#XXX,XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#'s XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'XXX. An interior and exterior appraisal was completed for this property – see pg XX, the appraisal disclosure was provided to the borrower(s)- see Pg#'XXX , and confirmation the appraisal was delivered to the borrower – see Pg#XXX,XXX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10589067	N/A	N/A
					2026-08-04	2026-08-		1 -					Second Appraisal/	Resolved-XXX provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirement - Due Diligence	Ready for Review-Document Uploaded. - Seller-	Resolved-XXX provided - Due Diligence Vendor-										

XXXX	XXXX		305197092	Closed	03:47	11 09:44	Resolved	Information	D	A	Property	Missing Doc	Valuation is Missing	Vendor-XX/XX/XXXX	XX/XX/XXXX	XX/XX/XXXX	XXXXXXXXXX XXXX XXX.XXX			XXXX	Investment	Purchase	NA	10610084	N/A	N/A
XXXX	XXXX		305172514	Closed	2026-08-04 05:38	2026-08-07 11:33	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Hi, there is a X% Ordinance or Law on the coverage. - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Missing replacement cost estimate or increased policy coverage. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Hi, there is a X% Ordinance or Law on the coverage. - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'No') - Due Diligence Vendor-XX/XX/XXXX				XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10611657	N/A	N/A
XXXX	XXXX		305172514	Closed	2026-08-04 04:52	2026-08-06 16:37	Acknowledged	2 - Non-Material	B	B	Credit	Credit	Spousal Consent Missing	Acknowledged- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-This is a XXXX loan closing in an XXX. This does not apply. - Seller-XX/XX/XXXX Open-In XX, XX, XX, XX, XX, XX, XX, when a personal guaranty is present, then evidence of spousal consent is also required. Spousal Consent is missing for XX state. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-This is a XXXX loan closing in an XXX. This does not apply. - Seller-XX/XX/XXXX					XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10610478	Originator Post-Close	No
XXXX	XXXX		305241178	Closed	2026-08-05 05:44	2026-08-18 23:29	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated XXXX with correct income provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see page X of the XXXX, section Xe. - Buyer-XX/XX/XXXX Open-Final XXXX income is reflected as $XX,XXX.XX, the XXXX income reported was $XX,XXX.XX, required updated XXXX with Income $XX,XXX.XX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated XXXX with correct income provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX-XXXX---XXXXXXXX-X.XXX			XXXX	Primary Residence	Purchase	NA	10634632	N/A	N/A
XXXX	XXXX		305232570	Closed	2026-08-11 17:53	2026-08-14 12:02	Resolved	1 - Information	C	A	Compliance	TRID	Federal - Closing Disclosure and Consummation Date	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Rescinded-Initial XX recieved and signed on X/XX/XXXX. Three days prior to the closing date of X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Open-The Initial Closing Disclosure Received Date of (XXXX-XX-XX) is not three business days before the consummation date of (XXXX-XX-XX). Three business days before the consummation date is (XXXXXXXX). Under Regulation Z, a consumer must receive the Initial Closing Disclosure reflecting the actual terms of the transaction no later than three business days before consummation. (XX CFR XXXX.XX(f)(X)(ii)(A)); XXXX.XX(f)(X)(iii)) - Due Diligence Vendor-XX/XX/XXXX		Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Rescinded-Initial XX recieved and signed on X/XX/XXXX. Three days prior to the closing date of X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10749508	N/A	N/A
XXXX	XXXX		305232570	Closed	2026-08-07 00:21	2026-08-11 18:14	Resolved	1 - Information	B	A	Credit	Credit	Missing non-subject rental income documentation	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. the property address is XXXX XXXX XXXXXXX XXX, XXXX, XX XXXXX - Buyer-XX/XX/XXXX Open-There is a property listed on the XXXX - XXX XXXX XXXXXXX XXXXXX with a monthly rental income IAO $X,XXX.XX. To verify this amount, required lease agreement or Schedule E document. - Due Diligence Vendor-XX/XX/XXXX			XXXXX XXX X XXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10677362	N/A	N/A
XXXX	XXXX		305232570	Closed	2026-08-06 06:05	2026-08-11 17:56	Resolved	1 - Information	D	A	Compliance	Missing Doc	TRID: Missing Initial Closing Disclosure	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-TRID: Missing Closing Disclosure Compliance should not run due to Initial Closing Disclosure was missing - Due Diligence Vendor-XX/XX/XXXX			XXXXX_XXX_XX_XXX_XX_XXXX.XXX			XXXX	Primary Residence	Purchase	NA	10658275	N/A	N/A
XXXX	XXXX		305232570	Closed	2026-08-06 03:32	2026-08-11 06:42	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Provided hazard insurance policy has guaranteed replacement cost. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. The policy has Guaranteed Replacement Cost - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'No' Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. The policy has Guaranteed Replacement Cost - Seller-XX/XX/XXXX	Resolved-Provided hazard insurance policy has guaranteed replacement cost. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10656687	N/A	N/A
XXXX	XXXX		305232520	Closed	2026-08-06 07:12	2026-08-11 16:26	Resolved	1 - Information	D	A	Credit	Missing Doc	Business Purpose Affidavit is Missing	Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-The XXXX Page Loan Type is 'DSCR' but the Business Purpose Affidavit Disclosure Indicator on the XXXX is 'Missing', and on the Business Purpose V2 Page is ''. Business Purpose Affidavit is required for a DSCR loan. Business Purpose Affidavit Disclosure Indicator final doc. is missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-The Business Purpose Affidavit is present or Not Applicable (XXXX Page Loan Type is DSCR.) - Due Diligence Vendor-XX/XX/XXXX	XXXX-XX-XXXXX.XX.XX.XXXX-XXXXXXXXXX_XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX-X-XXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10659478	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-10 14:27	2026-08-14 09:32	Resolved	1 - Information	D	A	Credit	Eligibility	OFAC Check Not Completed and/or Cleared	Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Resolved-OFAC report with No Match provided for LLC. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-OFAC Check Not Completed and/or Cleared Missing OFAC check for business entity on the subject loan, XXX XXXXXXXXXX LLC, A XXXXXXX LIMITED LIABILITY COMPANY. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-OFAC Check Completed and Cleared - Due Diligence Vendor-XX/XX/XXXX Resolved-OFAC report with No Match provided for LLC. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXX XXX XXX XXXXXXXXXX XXX, X XXXXXXX XXXXXXX XXXXXXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10716094	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-10 14:19	2026-08-14 09:15	Resolved	1 - Information	C	A	Credit	Credit	Borrowing Entity / Individual has insufficient experience	Resolved-An additional Operating Agreement provided for XXXXXXX XXXXXX XXXXXXXXXX LLC and Property Report for XXXX XXXXXXXX XX reflecting XXXXXXX (BX) taking ownership XX/XX/XXXX. This supports the borrower having a little over a X-year history of managing a rental property. A corrected XXXX is provided adding the property as an REO. Based on the revised documentation the borrower is not a FTI. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Per XXXXXXXXXX XXXXXXX Guidelines, Section X.X.X.X First Time Investor, Ver. A, XX.XX.XXXX, Borrower/guarantor must currently own a primary residence for at least one (X) year. For Borrower X the property history report on page XXXX does not reflect ownership interest, currently showing as X. XXXXXX. The final XXXX disclosed that Borrower X is renting his primary residence, per VOR in file. In addition, the property history report for XXXX XXXXX XX shows ownership interest in XXXXXXXX XXXXX Investment LLC but shows Borrower X having a mortgage recorded on XX/XX/XXXX. (Appraisal states the subject property was sold on XX/XX/XXXX for $XXX,XXX.XX). Provide documentation showing home ownership for Borrower X. In addition, provide documentation when Borrower X took ownership interest in XXXX XXXXX XX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-An additional Operating Agreement provided for XXXXXXX XXXXXX XXXXXXXXXX LLC and Property Report for XXXX XXXXXXXX XX reflecting XXXXXXX (BX) taking ownership XX/XX/XXXX. This supports the borrower having a little over a X-year history of managing a rental property. A corrected XXXX is provided adding the property as an REO. Based on the revised documentation the borrower is not a FTI. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX XX XXX_XXXXXXX XXXXXXX.XXX XXXXXXX XXXX.XXX XXXX XXXXXXXX XX.XXX XXXXXXX XXXX XXXX XXXXXXX XXX XXXXXXXX XXX XX.XXX XXXXXXXXX XXXXXXXXX - XXXXXXX XXXXXX XXXXXXXXXX XXX - XXXX X-.XXX XXXXXXXXX XXXXXXXXX - XXXXXXX XXXXXX XXXXXXXXXX XXX - XXXX XX-.XXX			XXXX	Investment	Refinance	Cash Out - Other	10715941	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-12 09:21	2026-08-14 09:09	Resolved	1 - Information	C	A	Credit	Credit	Missing AUS/Loan Approval	Resolved-Revised XXXX provided with corrected DSCR calculation of X.XX. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Current XXXX and Approval Certificate reflect the DSCR calculation of X.XX. This does not match the totals used for Gross Rental Income $XXXX / PITIA $XXXX.XX on the XXXX. Provide revised documentation with updated DSCR calculation. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Revised XXXX provided with corrected DSCR calculation of X.XX. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10762837	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-10 14:22	2026-08-12 09:10	Resolved	1 - Information	D	A	Credit	Credit	Missing subject hazard insurance documentation.	Resolved-Payment Receipt from insurance company provided for amount paid in the amount of $XXX.XX (the amount of the discrepancy). Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Provide documentation for discrepancy in the hazard insurance premium on the declaration page of $X,XXX.XX and the final premium amount of $X,XXX.XX reflected on the final Settlement Statement. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Payment Receipt from insurance company provided for amount paid in the amount of $XXX.XX (the amount of the discrepancy). Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10716011	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-10 14:14	2026-08-12 09:07	Resolved	1 - Information	C	A	Credit	Credit	Deficient non-subject housing history rating	Resolved-LOE from Borrower X's Dad stating that BX has lived rent-free since XXXX. Borrower X provided LOE for monthly rent payments of $X,XXX that were paid in $XXX increments. Bank statements provided highlighting money withdrawals for rent payments. Resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Per lender guidelines Section X.X.X.X Housing History for DSCR transactions, housing history for DSCR Doc type is required for the borrower's (Borrower X) primary residence for Rental History: XX-month minimum rental history fully documented, if private party, must provide cancelled checks/bank statements, or PayPal etc. proof with copy of lease. XxXXxXX. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-LOE from Borrower X's Dad stating that BX has lived rent-free since XXXX. Borrower X provided LOE for monthly rent payments of $X,XXX that were paid in $XXX increments. Bank statements provided highlighting money withdrawals for rent payments. Resolved. - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX XXXX XXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXX XXXXXX XXXX XXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXX XXXXXX XXXX XXXX X.XXX XXXXXX XXXXXXXXXXXX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXX XXXXXX XXXX XXXX X.XXX XXX XXXXXX XXXX XXXX X.XXX XXXXXX XXXXXXXXXXXX.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXXXXX XXXXXXXXXXXX X.XXX XXXXXX XXXXXXXXXXXX XX.XXX XXX XXXXXX XXXX XXXX X.XXX			XXXX	Investment	Refinance	Cash Out - Other	10715808	N/A	N/A
XXXX	XXXX	W26060590	305241196	Closed	2026-08-05 08:44	2026-08-10 23:29	Resolved	1 - Information	D	A	Credit	Missing Doc	Evidence of Property Tax Missing	Resolved-Evidence of Property Tax uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Property Tax is present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Missing Evidence of Property Tax The final XXXX reflects monthly property taxes of $XXX.XX ($X,XXX.XX). Evidence of property tax bill/certificate is missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Evidence of Property Tax uploaded, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Evidence of Property Tax is present - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10638117	N/A	N/A
XXXX	XXXX		305241200	Closed	2026-08-06 09:21	2026-08-17 09:32	Resolved	1 - Information	D	A	Credit	Eligibility	Business Entity Formation Doc Missing	Resolved-Entity Formation Doc Indicator is Missing. Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Resolved-LLC Received with Business Narrative - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Entity Formation Doc Indicator is Missing. Entity Formation Doc Indicator is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Entity Formation Doc Indicator is Missing. Please provide Articles of Incorporation or comparable documents. - Due Diligence Vendor-XX/XX/XXXX Resolved-LLC Received with Business Narrative - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX_XXXXXXXX.XXX XXXXXXXXXX_XXXXXXXX_XXXXXXXX.XXX			XXXX	Investment	Purchase	NA	10663354	N/A	N/A
XXXX	XXXX		305241200	Closed	2026-08-06 09:21	2026-08-17 09:32	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Guaranty Agreement Doc was Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX		XXXXXX-XXXXXXXX-XXXXXXXX-X.XXX			XXXX	Investment	Purchase	NA	10663355	N/A	N/A
XXXX	XXXX		305241200	Closed	2026-08-06 10:12	2026-08-11 16:50	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-Hazard Insurance Coverage Amount of $XXXXXXX is equal to or greater than Required Coverage Amount of $XXXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See page X of the HOI policy, also re-attached. Policy notes a XX% Extended Replacement coverage. - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXXX is less than Required Coverage Amount of $XXXXXXX and Guaranteed Replacement Coverage indicator is 'No' Dwelling amount is less than the loan amount required Replacement cost estimator doc. or Guaranteed replacement cost estimator doc. to cover the loan amount - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. See page X of the HOI policy, also re-attached. Policy notes a XX% Extended Replacement coverage. - Seller-XX/XX/XXXX	Resolved-Hazard Insurance Coverage Amount of $XXXXXXX is equal to or greater than Required Coverage Amount of $XXXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'Yes') - Due Diligence Vendor-XX/XX/XXXX	XXXX-XX-XXXXX.XX.XX.XXXX-XXXXXXXXXX_XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX-X-XXXXX.XXX			XXXX	Investment	Purchase	NA	10664423	N/A	N/A
XXXX	XXXX		305241200	Closed	2026-08-06 10:06	2026-08-11 16:45	Resolved	1 - Information	D	A	Property	Missing Doc	Second Appraisal/ Valuation is Missing	Resolved-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Second Value - Low Risk Desktop Appraisal received by XXXXXXXXXXXX - Due Diligence Vendor-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Required updated secondary valuation to verify and CU score should be less than X.X - Due Diligence Vendor-XX/XX/XXXX		Resolved-Secondary Valuation or Additional Valuation (with acceptable variance to Primary) is missing per guideline requirements and CU Score, if present, is greater than X.X Second Value - Low Risk Desktop Appraisal received by XXXXXXXXXXXX - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXXX_XXXX XXXXXX.XXX			XXXX	Investment	Purchase	NA	10664268	N/A	N/A
XXXX	XXXX		305241203	Closed	2026-08-07 05:15	2026-08-12 06:35	Resolved	1 - Information	D	A	Compliance	Missing Doc	Undiscounted Rate is Missing	Resolved-Discount Point Fee disclosure not required since Not a High cost Loan & No state limitation fee fail, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Undiscounted Rate document is missing. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Discount Point Fee disclosure not required since Not a High cost Loan & No state limitation fee fail, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXXXXXX_XXXXXXX_XXXXXXXXXXX.XXX			XXXX	Primary Residence	Purchase	NA	10678844	N/A	N/A
													Required Expense	Resolved-CPA letter provided with expense ratio of XX% and business was established on X/XX/XX. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Expense factor is less than XX% i.e., XX%, however there is no supporting document provided. Additional, documentation to support self-employment of at least X years is missing from the loan file. XX		Resolved-CPA letter provided with expense ratio of XX% and business was established on X/XX/XX.							No Cash			

XXXX	XXXX	W26070149	305241192	Closed	2026-08-07 01:16	2026-08-18 03:38	Resolved	1 - Information	D	A	Credit	Missing Doc	Documentation is Missing for Expense Factor Less than 50%	months verified via bank statement. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXX XXXXXX.XXX			XXXX	Primary Residence	Refinance	Out - Borrower Initiated	10677570	N/A	N/A
XXXX	XXXX	W26070149	305241192	Closed	2026-08-07 01:14	2026-08-17 23:46	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Final 1003 is Incomplete	Resolved-Updated XXXX with ownership % info in employment provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Ownership share in Employment section is not marked on final XXXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Updated XXXX with ownership % info in employment provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX XXXXX XXXX XXXX XXXXXXX XX XXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	10677559	N/A	N/A
XXXX	XXXX	SC26060245	305241193	Closed	2026-08-06 00:31	2026-08-17 10:27	Resolved	1 - Information	C	A	Compliance	Disclosure	Data Discrepancy: Prepayment Penalty on Closing Disclosure Incorrect	Resolved-Corrected HUD provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Prepayment Penalty on Closing Disclosure does not match the prepayment penalty calculation on the Note. As per the Final HUD-X pg#XXX, the maximum prepayment penalty is $XX,XXX.XX, whereas Prepayment Penalty Calculation as per Prepayment addendum/ rider resulting $XX,XXX. Documentation to support correct Prepayment Penalty on the final HUD is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Corrected HUD provided - Due Diligence Vendor-XX/XX/XXXX	XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10654029	N/A	N/A
XXXX	XXXX	SC26060245	305241193	Closed	2026-08-11 10:26	2026-08-17 10:26	Resolved	1 - Information	D	A	Compliance	Missing Doc	Final HUD-1 or Final Settlement Statement Document is Missing	Resolved-Final HUD-X Document is Present or Not Applicable - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The dates are still missing from the HUD - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Final HUD-X Document is Missing. Final settlement statement in file on page XXX is missing the settlement date and disbursement date. Documentation with this information is required. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Final HUD-X Document is Present or Not Applicable - Due Diligence Vendor-XX/XX/XXXX	XXXXX XXXXXXXXXXXXX XXXXXXXXX (X).XXX XXXXX XXXXXXXXXXXXX XXXXXXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	10738849	N/A	N/A
XXXX	XXXX	SC26060245	305241193	Closed	2026-08-11 09:50	2026-08-13 08:12	Resolved	1 - Information	C	A	Credit	Title	Title Coverage is Less than Subject Lien(s) Total	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-Title Coverage Amount of $XXXXXX is Less than Loan Amount Title coverage is less than the loan amount. Coverage is required to be at or above the Note amount. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Title Coverage Amount of $XXXXXX is equal to or greater than Total Amount of Subject Lien(s) - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXXXX XXXXXX - XXXXXXXX XXXXXX XXX XXXXXXXX XXXXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	10738006	N/A	N/A
XXXX	XXXX	SC26060245	305241193	Closed	2026-08-06 01:29	2026-08-13 07:53	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements. Most recent X months history of payment provided and accepted per lender guidelines X.X.X.X - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. X month payments at a time - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Provide supporting documentation to verify XX months of housing history. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. X month payments at a time - Seller-XX/XX/XXXX	Resolved-Housing History Meets Guideline Requirements. Most recent X months history of payment provided and accepted per lender guidelines X.X.X.X - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXXXX (X).XXX XXXXXX XXXXXXXXXXXX (X).XXX XXXXXX XXXXXXXXXXXX (X).XXX XXXXXX XXXXXXXXXXXX (X).XXX			XXXX	Investment	Refinance	Cash Out - Other	10654507	N/A	N/A
XXXX	XXXX		305217479	Closed	2026-08-10 00:52	2026-08-19 09:54	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Note Date	Resolved-Confirmed disburse date is satisfactory for insurance, Disburse date is X/XX/XXXX per the latest FSS and policy effective date is X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Counter-GL X/X/XXXX XX.X.X states payment for policy term, however does not statement effective date is disburse date. Subject transaction is a refinance, provide the prior policy to evidence continuance. - Due Diligence Vendor-XX/XX/XXXX Rescinded-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX, as Settlement statement Disbursement date is X/XX/XXXX and Insurance Effective date is XX/XX/XXXX, Hence Finding Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Per our guidelines, Insurance effective date must be on or before funding date. We do not go by the note date. Attached is the EOI for your convenience. Please rescind finding. - Seller-XX/XX/XXXX Open-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Hazard insurance effective date is after the date of consummation X/XX/XXXX. Proof of insurance as of X/XX/XXXX is missing (refinance transaction). - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Per our guidelines, Insurance effective date must be on or before funding date. We do not go by the note date. Attached is the EOI for your convenience. Please rescind finding. - Seller-XX/XX/XXXX	Resolved-Confirmed disburse date is satisfactory for insurance, Disburse date is X/XX/XXXX per the latest FSS and policy effective date is X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX Rescinded-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX, as Settlement statement Disbursement date is X/XX/XXXX and Insurance Effective date is XX/XX/XXXX, Hence Finding Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX_XXX XXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10701155	N/A	N/A
XXXX	XXXX		305217613	Closed	2026-08-10 01:09	2026-08-14 21:36	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX Exception in file on page XXX for loan amount less than $XX,XXX of $XX,XXX with comp factors. - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX Exception in file on page XXX for loan amount less than $XX,XXX of $XX,XXX with comp factors. - Due Diligence Vendor-XX/XX/XXXX			XXX Representative credit score exceeds the minimum required of XXX by XXX points. $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX months over the required minimum. DSCR ratio of X.XXX exceeds the minimum requirement of X by X.XXX points.	XXXX	Investment	Refinance	Cash Out - Other	10701291	Originator Post-Close	Yes
XXXX	XXXX		305241208	Closed	2026-08-14 13:03	2026-08-18 06:27	Resolved	1 - Information	C	A	Credit	Credit	DSCR Calculation Undocumented	Resolved-DTI calculation provided, resolved. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See also, page XX of Appraisal report for rental income. - Buyer-XX/XX/XXXX Open-Missing DSCR calculation. - Due Diligence Vendor-XX/XX/XXXX		Resolved-DTI calculation provided, resolved. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX_XXXXX%XX%XXX%XX-%XXXXXX.XXX XXXXXXXXX-XXXXXX-XX.XXX			XXXX	Investment	Purchase	NA	10821426	N/A	N/A
XXXX	XXXX		305196075	Closed	2026-08-11 07:09	2026-08-19 08:45	Resolved	1 - Information	C	A	Compliance	Interest:Accrual	California - Interest Rate Accrual Warning (Civ. Code)	Resolved-Loan disbursed X/X/XXXX and closed on X/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-This transaction closed on Friday X/XX and disbursed the next following business day Monday X/X. I have attached the CA per diem interest disclosure that states the loan may fund on Friday and disbursed on Monday and up to X additional days of per diem interest may be charged. Can you please review and clear? - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open-Under the XXXX Civil Code, a Lender may not begin to accrue interest on a loan secured by X-X unit dwelling on real property located in California prior to one day before the loan proceeds are disbursed to the Borrower or to the Borrower's designee. (Cal. Civ. Code XXXX.X) State specific finding. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-Loan disbursed X/X/XXXX and closed on X/XX/XXXX - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX_X.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	10733678	N/A	N/A
XXXX	XXXX		305196075	Closed	2026-08-11 07:09	2026-08-19 08:44	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	California - Higher Priced Mortgage Loan (First Lien 06/2013) (Conforming)	Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a California Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the California HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-This is a California Higher-Priced Mortgage Loan (HPML). The loan's APR of (X.XXX%) equals or exceeds the California HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the last date the interest rate is set before consummation. The comparable APOR for this loan is (X.XX%).(Cal. Fin. Code XXXX(a); XX CFR XXXX.XX(a)(X)(i)) The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	10733679	N/A	N/A
XXXX	XXXX		305196075	Closed	2026-08-11 07:09	2026-08-19 08:44	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) The loan meets HPML XXXXXXXXXX and is a Compliant HPML loan. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Refinance	Cash Out - Other	10733677	N/A	N/A
XXXX	XXXX		305217378	Closed	2026-08-17 07:24	2026-08-18 17:03	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX Per guidelines, minimum loan amount $XX,XXX. Audited Loan Amount of $XX,XXX. Credit Memo Exception Pg. XXX - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX Per guidelines, minimum loan amount $XX,XXX. Audited Loan Amount of $XX,XXX. Credit Memo Exception Pg. XXX - Due Diligence Vendor-XX/XX/XXXX			XXX Representative credit score exceeds the minimum required of XXX by XX points $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX.XX months over the required minimum. XX.XX% LTV is below the maximum XX% LTV by X.XX%.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10844193	Originator Post-Close	Yes
XXXX	XXXX		305217505	Closed	2026-08-17 07:27	2026-08-18 15:53	Waived	2 - Non-Material	B	B	Credit	Eligibility	Audited Loan Amount is less than Guideline Minimum Loan Amount.	Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX XXXXXXXXX Minimum Loan Amount requirement is $XX,XXX. Audited Loan Amount is $XX,XXX. Credit Memo Exception on Pg #XXX - Due Diligence Vendor-XX/XX/XXXX		Waived-Audited Loan Amount of $XXXXXX is less than the XXXXXXXXX Minimum Loan Amount of $XXXXX XXXXXXXXX Minimum Loan Amount requirement is $XX,XXX. Audited Loan Amount is $XX,XXX. Credit Memo Exception on Pg #XXX - Due Diligence Vendor-XX/XX/XXXX			XXX Representative credit score exceeds the minimum required of XXX by XX points. $XX,XXX reserves exceed the minimum required of $X,XXX exceeds the minimum by XX.XX months over the required minimum. XxXX mortgage history for XX months.	XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	10844481	Originator Post-Close	Yes
														Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XX. An interior and exterior appraisal was completed for this property – see pg# XX-XX the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced		Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XX. An interior and exterior appraisal was completed for this property – see pg# XX-XX the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Resolved-The loan's (X.XXX%) APR equals or exceeds the Federal HPML threshold of (X.XX%). The threshold is determined by adding X.X points to the comparable average prime offer rate index on the "last date the interest rate is set before consummation." The comparable APOR for this loan is (X.XX%).(XX CFR XXXX.XX(a)(X)(i)) This loan failed the higher-priced mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z.										

XXXX	XXXX	W26060600	305241201	Closed	2026-08-13 05:38	2026-08-19 10:43	Resolved	1 - Information	A	A	Compliance	HigherPriced:APR	Federal - Higher Priced Mortgage Loan (HPML) (First Lien 06/13) (Conforming)	mortgage loan test. (XX CFR § XXXX.XX(a)(X))Using the greater of the disclosed APR and the calculated APR, the loan is a higher-priced mortgage loan, as defined in Regulation Z. While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XX. An interior and exterior appraisal was completed for this property – see pg# XX-XX the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX		While the higher-priced mortgage loan provisions specify that lenders can legally make this type of loan subject to additional requirements in XX CFR §XXXX.XX, some lenders and secondary market investors may prefer not to fund or buy higher-priced mortgage loans even if the additional conditions are met. TRID Header Disclosure Page was entered correctly All disclosures, COC's, Fees, and dates are entered correctly. Borrower is Escrowing, escrow disclosures and loan information is on Pg#XXX and the Final Closing disclosure on Pg#'s XXX, Finding reflects escrows. Rate lock date was entered correctly – see Pg#'s XX. An interior and exterior appraisal was completed for this property – see pg# XX-XX the appraisal disclosure was provided to the borrower(s)- see Pg#'s XXX, and confirmation the appraisal was delivered to the borrower – see Pg#'s XX. The loan meets HPML guidelines, resolved. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10783195	N/A	N/A
XXXX	XXXX		305241199	Closed	2026-08-14 02:47	2026-08-20 09:13	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 Gap Credit Report is Missing	Resolved-UDM Provided. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Borrower X Gap Credit Report is Missing - A "soft pull" credit report within XX business days of the Note date, or n A debt affidavit, signed by the borrower(s), or A letter, written and signed by the borrower(s) stating no new credit was obtained. - Due Diligence Vendor-XX/XX/XXXX		Resolved-UDM Provided. - Due Diligence Vendor-XX/XX/XXXX	XXX-XXXXXX-(XX)-X.XXX			XXXX	Primary Residence	Purchase	NA	10809961	N/A	N/A
XXXX	XXXX		305241158	Closed	2026-08-17 12:42	2026-08-18 09:38	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Note is Missing	Resolved-Received signed NOTE with Addendums - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see note and PPP addendum - Seller-XX/XX/XXXX Open-The Note is Missing Signed Note is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see note and PPP addendum - Seller-XX/XX/XXXX	Resolved-Received signed NOTE with Addendums - Due Diligence Vendor-XX/XX/XXXX	XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10850820	N/A	N/A
XXXX	XXXX		305241158	Closed	2026-08-17 12:32	2026-08-18 09:37	Resolved	1 - Information	D	A	Credit	Missing Doc	Guaranty Agreement Doc Locator is Missing or Partial	Resolved-Received Guaranty Agreement - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. please see attached - Seller-XX/XX/XXXX Open-Guaranty Agreement Doc is Missing or Partial Signed Guaranty Agreement Doc is Missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. please see attached - Seller-XX/XX/XXXX	Resolved-Received Guaranty Agreement - Due Diligence Vendor-XX/XX/XXXX	XXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10850544	N/A	N/A
XXXX	XXXX		305241158	Closed	2026-08-17 08:36	2026-08-17 23:40	Resolved	1 - Information	D	A	Compliance	Missing Doc	Missing Prepayment Rider	Resolved-Prepayment rider provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. both riders - Seller-XX/XX/XXXX Open-Provide Prepayment Rider with Signature. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. both riders - Seller-XX/XX/XXXX	Resolved-Prepayment rider provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10845451	N/A	N/A
XXXX	XXXX		305241158	Closed	2026-08-17 08:38	2026-08-17 23:39	Resolved	1 - Information	D	A	Compliance	Missing Doc	The Deed of Trust is Missing	Resolved-Executed Deed of Trust provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see attached - Seller-XX/XX/XXXX Open-The Deed of Trust is Missing Signed Deed of Trust Missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see attached - Seller-XX/XX/XXXX	Resolved-Executed Deed of Trust provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10845478	N/A	N/A
XXXX	XXXX		305241158	Closed	2026-08-17 08:26	2026-08-17 23:32	Resolved	1 - Information	D	A	Compliance	Missing Doc	Closing Detail Statement is Missing	Resolved-Updated Executed Final CD provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-let me know if there is anything else needed for the CD - Seller-XX/XX/XXXX Open-Closing Doc is Missing. Executed Final Closing Disclosure Missing. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-let me know if there is anything else needed for the CD - Seller-XX/XX/XXXX	Resolved-Updated Executed Final CD provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10845339	N/A	N/A
XXXX	XXXX		305241156	Closed	2026-08-17 13:24	2026-08-20 09:08	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Received living rent free LOE - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. see rent free letter for primary residence. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements: Missing XX months pay history for the primary residence XXXX VALLEY VIEW RD APT XXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. see rent free letter for primary residence. - Seller-XX/XX/XXXX	Resolved-Received living rent free LOE - Due Diligence Vendor-XX/XX/XXXX	XXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10851894	N/A	N/A
XXXX	XXXX		305241156	Closed	2026-08-17 10:42	2026-08-19 01:18	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Coverage Amount is less than Required Coverage Amount	Resolved-RCE provided, Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. RCE reflects $XXX,XXX hoi policy reflects $XXX,XX.XX coverage. - Seller-XX/XX/XXXX Open-Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX and Guaranteed Replacement Coverage indicator is 'N/A' Hazard Insurance Coverage Amount of $XXXXXX is less than Required Coverage Amount of $XXXXXX - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. RCE reflects $XXX,XXX hoi policy reflects $XXX,XX.XX coverage. - Seller-XX/XX/XXXX	Resolved-RCE provided, Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-Hazard Insurance Coverage Amount of $XXXXXX is equal to or greater than Required Coverage Amount of $XXXXXX or Guaranteed Replacement Coverage is present (Guaranteed Replacement Coverage indicator is 'N/A') - Due Diligence Vendor-XX/XX/XXXX	XXX - $XXX,XXX.XX.XXX			XXXX	Investment	Refinance	Cash Out - Other	10847680	N/A	N/A
XXXX	XXXX		305241177	Closed	2026-08-20 09:00	2026-09-21 14:20	Acknowledged	2 - Non-Material	C	B	Compliance	Mavent	NJ Fee Not Allowed-Processing Fee (Fee ID: 9)	Acknowledged-Although IDS Fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although IDS Fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Rescinded- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please clarify and list what fees you are referring to that are unallowable as there are no "Processing Fees" noted on the CD. - Buyer-XX/XX/XXXX Open-Section X:X-XX.X of the XXXX Mortgage Loans, Fees, Obligations Provisions (N.J.A.C. X:X-XX.X) does not allow Processing Fee (Fee ID: X) to be charged to the Borrower in XX. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Although IDS Fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although IDS Fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10921004	Investor Post-Close	No
XXXX	XXXX		305241177	Closed	2026-08-18 03:45	2026-09-21 14:20	Acknowledged	2 - Non-Material	C	B	Compliance	Mavent	NJ Fee Not Allowed-Verification Fee (Fee ID: 553)	Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please verify actual fee in question. Unable to locate on CD and none was flagged on the Compliance Report. - Seller-XX/XX/XXXX Open-Section X:X-XX.X of the XXXX Mortgage Loans, Fees, Obligations Provisions (N.J.A.C. X:X-XX.X) does not allow Verification Fee (Fee ID: XXX) to be charged to the Borrower in XX. XXXX Mortgage Loans does not allow Verification Fee. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Please verify actual fee in question. Unable to locate on CD and none was flagged on the Compliance Report. - Seller-XX/XX/XXXX	Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10861074	Originator Post-Close	No
XXXX	XXXX		305241177	Closed	2026-08-18 03:45	2026-09-21 14:20	Acknowledged	2 - Non-Material	C	B	Compliance	Mavent	NJ Fee Not Allowed-MERS® Registration Fee (Fee ID: 128)	Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open- - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Open-Section X:X-XX.X of the XXXX Mortgage Loans, Fees, Obligations Provisions (N.J.A.C. X:X-XX.X) does not allow MERS® Registration Fee (Fee ID: XXX) to be charged to the Borrower in XX. XXXX Mortgage Loans does not allow MERS® Registration Fee. - Due Diligence Vendor-XX/XX/XXXX		Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX Acknowledged-Although this fee appears to violate the Prohibited Fees Statute, the XX Residential Mortgage Lending Act it does not appear to have any liability to assignees nor is the validity or enforceability of the mortgage loan affected. - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	10861075	Investor Post-Close	No
XXXX	XXXX		305241177	Closed	2026-08-25 09:51	2026-08-25 09:53	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Tax Related Service Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase	NA	11008691	N/A	N/A
XXXX	XXXX		305241183	Closed	2026-08-20 08:29	2026-08-24 03:21	Resolved	1 - Information	C	A	Credit	Insurance	Hazard Insurance Effective Date is after the Note Date	Resolved-Updated hazard insurance document with effective date of X/X/XX provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Hazard Insurance Effective Date of XX-XX-XXXX is after the Note Date of XX-XX-XXXX Note Date and Disbursement date are X/X/XXXX, the Hazard Insurance policy has an effective date of X/XX/XXXX. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Updated hazard insurance document with effective date of X/X/XX provided. Hence resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX _XX_XXX.XXX			XXXX	Investment	Purchase	NA	10920378	N/A	N/A
XXXX	XXXX		305241212	Closed	2026-08-27 11:24	2026-09-03 09:42	Resolved	1 - Information	C	A	Credit	Eligibility	Loan does not conform to program guidelines	Resolved-Evidence received. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Budget and purchase HUD attached - Seller-XX/XX/XXXX Counter-Evidence of Documented $XXX,XXX Improvements missing from file. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. See below LTV limit section within the guidelines to show seasoning. We closed this loan under the three to six month carve out. Since FICO was over XXX, we did not exceed XX% LTV and kept loan amount below the PP ($XXX,XXX) + improvements ($XXXx). - Seller-XX/XX/XXXX Open-Loan does not conform to program guidelines Loan does not meet seasoning requirements for Cash out refinance. Per Title and Appraisal, last Sale date X/XX/XXXX and Note Date is X/XX/XXXX. X month seasoning required for Cash-Out Refinance. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Budget and purchase HUD attached - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. See below LTV limit section within the guidelines to show seasoning. We closed this loan under the three to six month carve out. Since FICO was over XXX, we did not exceed XX% LTV and kept loan amount below the PP ($XXX,XXX) + improvements ($XXXx). - Seller-XX/XX/XXXX	Resolved-Evidence received. - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXXX - XXXX.XXX XXXXX XX XXXX - XXXXX XXX.XXXX XXX XXXX XXXXXXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	11065344	N/A	N/A
XXXX	XXXX		305241212	Closed	2026-08-27 10:17	2026-09-01 09:44	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Subject property purchased X/XXXX. Payoff reflects payment history since purchase. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Since the payoff showed the X months of payments, we were fine with this. Borrower purchased the property in May so there would have only been X payments due which show payment on page X of the payoff. - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements XX month payment history for subject property, as required by guidelines, is misisng. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. Since the payoff showed the X months of payments, we were fine with this. Borrower purchased the property in May so there would have only been X payments due which show payment on page X of the payoff. - Seller-XX/XX/XXXX	Resolved-Subject property purchased X/XXXX. Payoff reflects payment history since purchase. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX - XXXX XXXX.XXX			XXXX	Investment	Refinance	Cash Out - Other	11063314	N/A	N/A
XXXX	XXXX		305241229	Closed	2026-09-11 14:58	2026-09-18 02:22	Resolved	1 - Information	D	A	Compliance	Missing Doc	Undiscounted Rate is Missing	Resolved-Undiscounted Rate not required unless compliance triggered a finding for ‘federal/state high-cost testing or a state fee limitation requirement - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please confirm, is there a specific disclosure that is missing? - Buyer-XX/XX/XXXX Open-Undiscounted Rate was Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Undiscounted Rate not required unless compliance triggered a finding for ‘federal/state high-cost testing or a state fee limitation requirement - Due Diligence Vendor-XX/XX/XXXX				XXXX	Primary Residence	Purchase		11334726	N/A	N/A
														Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general												

XXXX	XXXX		305241229	Closed	2026-09-15 11:39	2026-09-17 10:50	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Tolerance Cure (50001028)	or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XX,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. A COC is missing for the Points - Loan Discount Fee IAO $XX,XXX being added after the LE, The Credit Report Fee increase IAO $XX from the LE and the Doc Tax increased from the Initial LE by $XXX. - Due Diligence Vendor-XX/XX/XXXX Open-A Lender Credit for Excess Charges of ($X.XX), Principal Reduction for Excess Charges of ($X.XX), and general or specific lender credit increases of ($XX.XX) were applied to the total fee variance of ($XX,XXX.XX) between the baseline disclosure and the last Closing Disclosure. Since the lender credits and principal reduction (if applicable) are less than the total fee variance amount, they are not sufficient to cure the variance. - Due Diligence Vendor-XX/XX/XXXX			XXXXXXXXX_XXX.XXX			XXXX	Primary Residence	Purchase		11391473	N/A	N/A
XXXX	XXXX		305232798	Closed	2026-09-02 03:57	2026-09-14 08:31	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Primary Mortgage History - XXXX #XXXX, months reviewed X, page XXX, variable XX, Required minimum XX months housing history to verify. - Due Diligence Vendor-XX/XX/XXXX		Resolved-Housing History Meets Guideline Requirements - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	11161198	N/A	N/A
XXXX	XXXX		305232798	Closed	2026-09-02 03:34	2026-09-10 09:11	Resolved	1 - Information	D	A	Credit	Missing Doc	Borrower 1 3rd Party VOE Prior to Close Missing	Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Secretary of State business filing pulled X/X/XXXX - Buyer-XX/XX/XXXX Open-Borrower X Xrd Party VOE Prior to Close Missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Borrower X Xrd Party VOE Prior to Close Was Provided - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	11161032	N/A	N/A
XXXX	XXXX		305232798	Closed	2026-09-02 07:41	2026-09-10 06:04	Resolved	1 - Information	D	A	Credit	Missing Doc	Missing Business Narrative	Resolved-Self-Employed Business Narrative provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Buyer-XX/XX/XXXX Open-Business Narrative was missing - Due Diligence Vendor-XX/XX/XXXX		Resolved-Self-Employed Business Narrative provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXXX XXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	No Cash Out - Borrower Initiated	11164035	N/A	N/A
XXXX	XXXX		305241211	Closed	2026-09-04 11:25	2026-09-15 14:27	Resolved	1 - Information	C	A	Credit	Eligibility	Ineligible Housing History per program guidelines	Resolved-Confirmed mortgage was not late at time of refinance. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Please explain why an exception is needed. We have full payment history from first payment date through last payment date. Is it because the guidelines says XX months even though that is not possible in this case? Just trying to understand so we don't have to write exceptions in the future where they are not needed. XXXX and I spoke regarding this guideline last Thursday. We can work to clarify if needed but we were on the same page regarding waiving this condition. - Seller-XX/XX/XXXX Counter-Please provide an exception for the housing history. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-I am not sure what there is to waive here. The prior mortgage started in March. Pay history provided is from May through August. May would've been first payment date. The title commitment confirms prior mortgage date. The guidelines say XX months but its meaning full payment history from first payment date through closing. - Seller-XX/XX/XXXX Counter-Please provide a waiver on letterhead signed by a manager or higher and we can waive. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-There is not XX months of history. The mortgage X/XX/XXXX. First payment would have been in May. Pay history shows the reporting period from May through August. - Seller-XX/XX/XXXX Counter-Documentation provided does not satisfy XX months of payment history. Provide VOM or XX months of bank statements showing payments. - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Please see attached - Seller-XX/XX/XXXX Open-Housing History Does Not Meet Guideline Requirements Guidelines state XX months of payment history is required on subject property in a refinance. Provide VOM for subject. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Please explain why an exception is needed. We have full payment history from first payment date through last payment date. Is it because the guidelines says XX months even though that is not possible in this case? Just trying to understand so we don't have to write exceptions in the future where they are not needed. XXXX and I spoke regarding this guideline last Thursday. We can work to clarify if needed but we were on the same page regarding waiving this condition. - Seller-XX/XX/XXXX Ready for Review-I am not sure what there is to waive here. The prior mortgage started in March. Pay history provided is from May through August. May would've been first payment date. The title commitment confirms prior mortgage date. The guidelines say XX months but its meaning full payment history from first payment date through closing. - Seller-XX/XX/XXXX Ready for Review-There is not XX months of history. The mortgage X/XX/XXXX. First payment would have been in May. Pay history shows the reporting period from May through August. - Seller-XX/XX/XXXX Ready for Review-Document Uploaded. Please see attached - Seller-XX/XX/XXXX	Resolved-Confirmed mortgage was not late at time of refinance. - Due Diligence Vendor-XX/XX/XXXX	XXXXXX XXXXXXXXXX XXXXXXX - XXXXXXX.XXX			XXXX	Investment	Refinance	No Cash Out - Borrower Initiated	11234290	N/A	N/A
XXXX	XXXX		305232780	Closed	2026-09-09 09:07	2026-09-14 09:06	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Insufficient Change of Circumstance (50001252)	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Counter-The Appraisal fee IAO $XXX was added to the Initial CD and not on the LE's and the Credit Report Fee increased from $XXX to $XXX.XX. There is no COC in the file. Please provide a COC for the increased fee. - Due Diligence Vendor-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Credit Report Fee, Appraisal Review Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Final CD and PCCD uploaded to reflect final fees - Buyer-XX/XX/XXXX Open-The amounts disclosed on the last Closing Disclosure for the following fee(s) have either increased above the amount disclosed within each fee(s) baseline disclosure OR have been added to the last Closing Disclosure and placed within the Cannot Increase Category: Credit Report Fee, Appraisal Review Fee. Each fee within the Cannot Increase category cannot increase or be added unless a new disclosure is provided and there is a valid changed circumstance associated with the increased fee that is re-disclosed, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(e)(X); XX CFR XXXX.XX(f)(X)(v)). Please provide a COC for the increased fees. - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-Resolved - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXX XX XXX XXXX.XXX XXXXXXXXX_XXX.XXX XXXXXXXXX_XXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	11270950	N/A	N/A
XXXX	XXXX		305232780	Closed	2026-09-08 01:30	2026-09-10 09:07	Resolved	1 - Information	D	A	Property	Missing Doc	Appraisal is Missing	Resolved-XXXXXXXXXX is Present or is Waived - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXXXXXXXX is Missing XXXXXXXXXX was missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXXXXXXXXX is Present or is Waived - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXXXXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	11238747	N/A	N/A
XXXX	XXXX		305232780	Closed	2026-09-09 09:07	2026-09-10 08:52	Resolved	1 - Information	C	A	Compliance	TRID Tolerance	Lender Credits That Cannot Decrease Test (50001262)	Resolved- - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. Final CD and PCCD uploaded showing final fees - Buyer-XX/XX/XXXX Open-The baseline amount of non-specific (lump sum) lender credits and specific lender credits disclosed is ($XXX.XX). The Last CD shows a total lender credit amount of ($X.XX). The following fees "lender credits" have decreased below their baseline amounts (General Lender Credit). Non-specific lender credits are generalized payments that do not pay for a particular fee. Specific lender credits are specific payments to pay for a specific fee. The total amount of non-specific and specific lender credits cannot decrease unless a new disclosure is provided and there is a valid changed circumstance associated with the re-disclosure, or the creditor provides an additional credit for the increase in Closing Costs above the legal limit. (XX CFR XXXX.XX(e)(X)(i) and comments XX(e)(X)(i)-X and -X; XX CFR XXXX.XX(f)(X)(v); XX CFR XXXX.XX(g)(X); XX CFR XXXX.XX(h)). Please provide a COC for the decreased lender credits. - Due Diligence Vendor-XX/XX/XXXX		Resolved- - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXX XX XXX XXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	11270949	N/A	N/A
XXXX	XXXX		305232780	Closed	2026-09-08 04:04	2026-09-10 06:17	Resolved	1 - Information	D	A	Credit	Missing Doc	Title Document Missing	Resolved-XXXXX XXXXXXXXXX provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXXX XXXXXXXX is fully Present - Due Diligence Vendor-XX/XX/XXXX Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX Open-XXXXX XXXXXXXX is missing XXXXX XXXXXXXX was missing - Due Diligence Vendor-XX/XX/XXXX	Ready for Review-Document Uploaded. - Seller-XX/XX/XXXX	Resolved-XXXXX XXXXXXXXXX provided, Verified - Resolved - Due Diligence Vendor-XX/XX/XXXX Resolved-XXXXX XXXXXXXX is fully Present - Due Diligence Vendor-XX/XX/XXXX	XXXXXXXXX_XXXXX XXXXXXXXXX.XXX			XXXX	Primary Residence	Refinance	Cash Out - Other	11240222	N/A	N/A

JPMMT2026-ABS-15G

Exhibit 99.44

LOAN INFORMATION				INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
XXXX	XXXX	305048373	XXXX	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305074272	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305082725	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305074242	XXXX	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305071445	XXXX	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B	B	B	B	B	B
XXXX	XXXX	305074390	XXXX	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B	A	A	A	A	A	B	B	B	B	B
XXXX	XXXX	305074438	XXXX	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	304849046	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305217630	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103654	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305191879	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103746	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103833	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103843	XXXX	A	A	A	A	A	A	A	A	A	A	D	D	D	D	D	D	D	D	D	D	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103856	XXXX	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
XXXX	XXXX	305103711	XXXX	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A	A
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JPMMT2026-ABS-15G

Exhibit 99.45

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
XXXX	XXXX	305048373	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305074272	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.6	XXXX
XXXX	XXXX	305082725	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305074242	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.9	XXXX
XXXX	XXXX	305071445	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305074390	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305074438	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	LowRisk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	304849046	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305217630	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305103654	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305191879	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.1	XXXX
XXXX	XXXX	305103746	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305103833	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.4	XXXX
XXXX	XXXX	305103843	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305103856	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305103711	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.6	XXXX
XXXX	XXXX	305103861	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305103827	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2.5	XXXX
XXXX	XXXX	305103696	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.6	XXXX
XXXX	XXXX	305073043	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305086806	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2	XXXX
XXXX	XXXX	305232641	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305134993	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305136479	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	-.0444	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	-.0444	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		3.6	XXXX
XXXX	XXXX	305215018	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2	XXXX
XXXX	XXXX	305143446	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX		1	XXXX	Eligible	1	XXXX
XXXX	XXXX	305143418	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX		1	XXXX	Eligible		XXXX
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XXXX	XXXX	305232706	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	38.0	38.0	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX		1	XXXX	Eligible		XXXX
XXXX	XXXX	305143403	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	69.92	69.92	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232683	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305141333	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	89.9	89.9	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX		2	XXXX	Eligible		XXXX
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XXXX	XXXX	305232709	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	68.16	68.16	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.5	XXXX
XXXX	XXXX	305232689	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	48.09	48.09	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2	XXXX
XXXX	XXXX	305232688	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	49.16	49.16	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232686	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	54.49	54.49	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232679	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	57.3	57.3	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305232691	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305135293	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232796	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	47.38	47.38	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232789	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.5	XXXX
XXXX	XXXX	305232684	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	53.84	53.84	XXXX	XXXX	.0142	Desk Review	XXXX	XXXX			XXXX	XXXX	.0375	XXXX	1004 URAR	XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0142	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232614	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232685	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	69.26	74.97	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX	.0441	XXXX	1004 URAR	XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.8	XXXX
XXXX	XXXX	305232680	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.5	XXXX
XXXX	XXXX	305167892	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	-.0237	AVM	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX	-.0237	97.0	0.03	XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305232611	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	74.88	74.88	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305232710	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	67.99	67.99	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232605	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	60.12	60.12	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232698	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	46.36	46.36	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232607	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232615	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305232604	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2.2	XXXX
XXXX	XXXX	305232609	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX			XXXX	XXXX	.0184	XXXX	1004 URAR	XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232618	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.5	XXXX
XXXX	XXXX	305232621	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	74.54	74.54	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.4	XXXX
XXXX	XXXX	305232616	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232617	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305232619	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	53.61	53.61	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232612	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	66.88	66.88	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.9	XXXX
XXXX	XXXX	305232613	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	57.81	57.81	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2.7	XXXX
XXXX	XXXX	305141474	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	84.98	84.98	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232544	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305232640	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305169794	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
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XXXX	XXXX	305141980	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	73.91	73.91	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
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XXXX	XXXX	305232815	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	74.26	74.26	XXXX	XXXX			XXXX	XXXX			XXXX	XXXX	.1940	XXXX
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XXXX	XXXX	305232493	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305170388	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	74.14	74.14	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232477	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305207629	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232496	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305177926	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232475	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	74.07	74.07	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232516	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.79	65.79	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232478	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	64.52	75.0	XXXX	XXXX			XXXX	XXXX			XXXX	XXXX	.0065	XXXX
XXXX	XXXX	305196191	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	63.81	63.81	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305197542	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232585	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232457	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	64.62	64.62	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232458	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305207641	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305207579	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232460	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	50.0	50.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232461	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305183620	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	31.37	31.37	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305241209	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217582	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217576	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1073 Individual Condo Report	XXXX	XXXX	XXXX	XXXX	55.0	55.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217488	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217423	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	-.0800	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217595	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	65.0	65.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217640	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217404	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217508	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX			XXXX	XXXX	-.0411	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217566	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217321	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217575	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217376	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217515	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	66.37	66.37	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217460	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX			XXXX	XXXX	-.0408	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217454	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX			XXXX	XXXX	-.0448	AVM	XXXX	XXXX		XXXX
XXXX	XXXX	305217520	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217469	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.69	70.69	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217395	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232480	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232479	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	60.0	60.0	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232476	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	50.0	50.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305207571	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	64.06	64.06	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305172761	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	90.0	90.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305197521	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0357	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305197092	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	71A	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX			XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305172514	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
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XXXX	XXXX	305241178	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305232570	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
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XXXX	XXXX	305241196	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305241200	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305241203	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305241192	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	54.24	54.24	XXXX	XXXX	.0000	Loan Collateral Advisor (LCA)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305241193	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217417	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217416	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217547	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217498	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217351	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX
XXXX	XXXX	305217479	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX
XXXX	XXXX	305217441	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	-.0022	AVM	XXXX	XXXX		XXXX
XXXX	XXXX	305217573	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	73.88	73.88	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX

XXXX	XXXX	305217437	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305217408	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX			XXXX	XXXX	.0076	AVM	XXXX	XXXX		XXXX		XXXX	XXXX	.0076	94.0	0.06	XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305217377	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305217339	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.4	XXXX
XXXX	XXXX	305217337	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305217613	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305217362	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305217314	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX			XXXX	XXXX	.0000	Desk Review	XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232456	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	57.53	57.53	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
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XXXX	XXXX	305196075	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305241186	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	46.75	46.75	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305217378	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	72.63	72.63	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
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XXXX	XXXX	305217310	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	80.0	80.0	XXXX	XXXX	-.0361	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	-.0361	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
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XXXX	XXXX	305241206	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	60.0	60.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305241183	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1	XXXX
XXXX	XXXX	305241212	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	67.55	67.55	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305241214	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	75.0	75.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Moderate Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305241210	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	70.0	70.0	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305241229	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	90.0	90.0	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.1	XXXX
XXXX	XXXX	305232798	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	58.47	58.47	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		2.5	XXXX
XXXX	XXXX	305241211	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1025 Small Residential Income Report	XXXX	XXXX	XXXX	XXXX	73.36	73.36	XXXX	XXXX	.0000	Desk Review	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX	.0000	XXXX	Low Risk	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX			XXXX
XXXX	XXXX	305232780	XXXX	XXXX	XXXX	XXXX	XXXX	XXXX	1004 URAR	XXXX	XXXX	XXXX	XXXX	59.41	59.41	XXXX	XXXX	.0000	Collateral Underwriter (CU)	XXXX	XXXX			XXXX	XXXX		XXXX		XXXX	XXXX				XXXX	XXXX	XXXX	XXXX	XXXX		XXXX		XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX	XXXX	XXXX		XXXX	XXXX	XXXX		XXXX	XXXX			XXXX		1.3	XXXX

Exhibit 99.46

Designed for Quality. Driven By Results.

Overview
The StoneHill Group, Inc. ("TSG") performed certain due diligence services (the "Review") described below on loans backed by residential properties (both residential mortgage loans and small balance commercial loans secured by residential properties or mixed-use properties being leased to generate income; together the "Loans") acquired by JPMorgan Chase Bank, National Association (the "Client"). The Review took place in July 2026 on a loan originated in July 2026 on files imaged and provided by the Client or its designee.

Sample size of the assets reviewed.
During the securitization review process, the Client may have removed loans that were reviewed by TSG from the securitization for paid-in-full mortgage loans or other undisclosed items to TSG. The final population of the Review included 1 Loan totaling an original principal balance of approximately $104,000.00. The review conducted by TSG covered 100% of the securitization loan population to the best of TSG's knowledge and understanding.

Within this population (the "Residential Population") no (0) loans were reviewed by TSG according to nationally recognized statistical rating organizations (NRSRO(s)) standards. One (1) loan was excluded due to being Business Purpose/Investor Loans. NRSRO standards include guidance for compliance, credit, and valuation, among others.

Determination of the sample size and computation.
The Review was conducted consistent with the criteria, as may be relevant for this securitization, for the NRSRO(s) identified in Item 3 of the ABS Due Diligence-15E.

Quality of information or data about the assets: review and methodology.
TSG compared data fields on the bid tape provided by the Client to the data found in the Loan file as captured during the Review. The fields captured varied dependent upon such Loan being in the Residential Population or the SBCRE Population as defined below. Additional detail can be found in the result summary for Data Integrity below.

NRSRO/RESIDENTIAL POPULATION (43 Fields)

ActualInPlaceRent	MINNo
AmortizationTerm	NoteDate
ApplicationDate	NumberofUnits
B1BirthDate	Occupancy
B1FirstName	OriginatorDSCR
B1LastName	PrepaymentPenaltyFlag
B1OriginationFICO	PrepaymentPenaltyTotalTerm
B1PhoneNumber	PropertyAddress
B1SSN	PropertyCity
B1TotalIncome	PropertyCounty
BalloonFlag	PropertyState
FirstPaymentDate	PropertyTaxAmount
HOAFlag	PropertyType
InitialMonthlyPIOrIOPayment	PropertyValue
InterestOnlyFlag	PropertyZipCode
InterestRate	QualifyingCLTV
LienPosition	QualifyingLoanAmount
LoanID	QualifyingLTV

LoanPurpose	SalesPrice
MaturityDate	ULI

Origination of the assets and conformity to stated underwriting or credit extension guidelines, standards, criteria or other requirements: review and methodology.
TSG's review was differentiated by the purpose of the loan in question and the guidelines for such loan origination. The description below differentiates between the Residential Population and the SBCRE Population.

Residential Population (0 Loans)
TSG reviewed assets at origination to determine conformity to the stated underwriting or credit extension guidelines, standards, criteria or other requirements, including, as applicable for the Residential Population, the Ability to Repay and Qualified Mortgage requirements described below, that were provided to TSG. As applicable, a review of the mortgage loan file to the Automated Underwriting System output within the mortgage loan file was also performed.

Credit Application: For the Credit Application, TSG verified that the application: (i) was signed by all listed borrowers, (ii) was substantially filled out, (iii) contained all known borrower-owned properties on the Real Estate Owned section 2, and (iv) included the borrower's employment history.

Credit Report: TSG's review included confirming that a credit report that met guideline requirements was present for each borrower and that such borrower's credit profile adhered to the guidelines. In order to make this determination, TSG: (i) captured the monthly consumer debt payments for use in required calculations as required by guidelines, (ii) noted and researched the Real Estate Owned and fraud alerts, (iii) gathered liabilities listed on the credit report to be included in the debt to income ratio as required by guidelines, and (iv) gathered data required for the ASF tape submission including (a) the most recent FICO (scores from Equifax, Experian, and Transunion if available), (b) the most recent FICO date, (c) the longest trade line, (d) the maximum trade line, (e) the number of trade lines, and (f) the credit usage ratio.

Employment and Income: TSG determined whether applicable supporting employment and income documentation required by the guidelines, and as applicable, Appendix Q or ATR, was present in the mortgage loan file and where possible, was not fraudulent. This documentation was used to verify whether the income used to qualify the Loan was calculated in accordance with the guidelines and may have included items such as: (i) verbal or written verification of employment, (ii) pay stubs, (iii) W-2 forms, (iv) tax returns, (v) financial statements, (vi) IRS tax transcripts, and (vii) Bank Statements.

Asset Review: TSG assessed whether the asset documentation required by the guidelines, and as applicable, Appendix Q or ATR, was present in the mortgage loan file. Utilizing this documentation, TSG completed a review of large deposits and completed the reserve calculation. Documentation verifying assets for down payment, closing costs, prepaid items and reserves may have included: (i) verification-of-deposit ("VOD(s)"), (ii) depository account statements, (iii) stock or security account statements, (iv) gift funds, (v) escrow or earnest money deposits, and (vi) settlement statements or other evidence of conveyance and transfer of funds (if a sale of assets was involved).

Hazard/Flood Insurance/Taxes: A review of the insurance present on the Loan was conducted. During the course of this review, TSG (i) verified that the hazard insurance met the minimum required amount of coverage in the guidelines, (ii) confirmed that the mortgagee clause listed the lender's name and "its successors and assigns,", (iii) confirmed that the premium amount on both the hazard and flood insurance matched what was used in the DTI calculations, (iv) reviewed the tax certificate to verify and compare monthly escrows used to calculate DTI matched, (v) confirmed that the flood certification was for the correct borrower, property, lender and mortgage loan number and was a "Life of Loan" certification, and (vi) completed other property specific items including (a) for condominium properties, confirming that the blanket policy met the minimum amount of coverage in the guidelines and (b) for properties in a flood zone per the flood certification, confirming that flood insurance met guideline requirements and met the minimum required amount of coverage in the guidelines.

Occupancy Review: TSG confirmed the property occupancy is consistent with the mortgage loan approval and borrowers' application disclosure based solely on information contained in the mortgage loan file and any fraud report obtained in connection with the Loan.

Guideline Review: As part of the review, TSG verified the Loan was originated in accordance with required guidelines by reviewing conformity of Loan, transaction type, and borrower characteristics to stated guidelines. Mortgage characteristics examined included (i) DTI of the borrower, (ii) the LTV/TLTV/HTLTV, (iii) the credit score for each borrower, (iv) asset reserves of the borrower, (v) property type, (vi) property usage, and (vii) other property specific items including (a) for condominium or cooperative properties, assessing whether the condominium or cooperative project adheres to required guidelines.

Fraud Review: TSG reviewed fraud report results in each mortgage loan file, to the extent present, in conjunction with source documents found in the mortgage loan file to assess the likelihood of any misrepresentations associated with the origination of the Loan. If the mortgage loan file did not contain a fraud report and the counterparty did not produce one, TSG conditioned the Loan for the missing fraud report product.

If a report was present, TSG reviewed the report for (i) any name variations for the borrowers, (ii) any social security number variations for the borrowers, (iii) any potential occupancy issues based on the borrower's address history, (iv) any noted employment issues, and (v) any additional consumers associated with the borrower's profile. If any findings were noted, TSG confirmed that such findings and/or variations were addressed by the originator in the origination of the asset or that such red flag issues were fully addressed via mortgage loan documentation provided.

Title Review: TSG's review included a review of the chain of title and the time duration of ownership by the seller or borrower (whichever is applicable) satisfied the guidelines. Included in this review was a verification of whether the appropriate vestee was on the title documentation (if a purchase, the seller; if a refinance, the borrower) and that the title commitment addressed issues such as assessments; covenants, conditions and restrictions; access problems; vicinity of property to military airports; prior leases; court orders/divorce decrees; public probate issues; foreclosures; bankruptcies; judgment liens; state and federal tax liens; environmental liens, and oil/gas leases.

Additional Review of Mortgage Loan File: TSG reviewed the closing documents to ensure that the mortgage loan file information is complete, accurate, and contains consistent documentation. Included in the portion of the review are items such as reviewing for (i) evidence of primary mortgage insurance, (ii) if the property is in an area that was listed as a FEMA disaster zone post origination, (iii) the presence of loan modification documents, and (iv) general conformity to Fannie Mae or Freddie Mac approved formats or other applicable approved formats at the time of origination.

TSG also verified (i) listed borrowers signed documents requiring signature, (ii) borrowers signing documents were eighteen (18) years or older at the time of the mortgage loan origination, (iii) that all riders required by the terms of the mortgage and mortgage note were attached to the respective document, (iv) that social security numbers across documents were consistent, and (v) debt-to-income ratio ("DTI(s)") and/or loan-to-value ratios ("LTV(s)") were used in the assessment of conformity guidelines (if required by loan product guidelines).

Documents reviewed include the following items (* = where applicable):

Note	Business License*	Flood certificates
Guaranty Agreement(s)*	Business P&L's*	Purchase agreement(s)*
Deed of Trust / Mortgage	Verification of down payment funds/ funds to close / reserve funds*	Final HUD-1
Non-Owner-Occupancy & Business – Purpose Letter of Intent (LOI) / Letter of Explanation (LOE)	Appraisal Report	Title Search Documentation

Final Form 1003 / Loan Application(s)	Broker Price Opinion and market rent addendum*	Evidence of Hazard / Liability / Flood Insurance coverage
Credit Report(s)	Appraisal Review documentation*	Second mortgage documentation*
Verification of Rent / Mortgage (VOR/VOM) payment history*	Existing Leases*	Certification(s) of Business purpose of loan
Identification / proof of residency status	Rent History*	Certification(s) of Non-Owner Occupancy and Indemnity*
Background check	Environmental reports	

Value of collateral securing the assets: review and methodology.

TSG's review included a review of the valuation materials utilized during the origination of the Loan and in confirming the value of the underlying property. TSG's review included verifying the appraisal report was (i) on the appropriate GSE form (for the Residential Population), (ii) materially complete, (iii) in conformity with the guideline requirements for the property type, (iv) completed by an appraiser (for residential properties) that was actively licensed to perform the valuation, (v) completed, for residential properties, such that the named client on the appraisal report is the lender or a related entity that is permitted to engage the lender per Title XI of FIRREA, (vi) made and signed prior to the final approval of the mortgage loan application, (vii) completed and dated within the guideline requirements, (vii) made on an "as is" basis or provides satisfactory evidence of completion of all material conditions including all inspections, licenses, and certificates (including certificates of occupancy) to be made or issued with respect to all occupied portions of the mortgaged property and with respect to the use and occupancy of the same, have been obtained from the appropriate authorities.

Regarding the use of comparable properties, TSG's review (i) analyzed the relative comparable data (gross and net adjustments, sale dates and distance from subject property) and considered whether such comparable properties are within standard appraisal guidelines; (ii) confirmed the property value and square footage of the subject property was bracketed by comparable properties, (iii) verified that comparable properties used are similar in size, style, and location to the subject, and (iv) checked for the reasonableness of adjustments when reconciling value between the subject property and comparable properties.

Additional facets of TSG's review included (i) verifying that the address matched the mortgage note, (ii) verifying that the appraisal and the policies and procedures with regard to appraisal were followed, (iii) noting whether the property zip code was declared a FEMA disaster area after the valuation date and notifying the Client if necessary (iv) confirming the appraisal report does not include any obvious environmental problems, (v) confirming the appraisal notes the current use of the property is legal or legal non-conforming (grandfathered), (vi) reviewing pictures to ensure (a) that the property is in average or better condition and any repairs are noted where required and (b) that the subject property is the one for which the valuation was ordered and that there are no negative external factors; and (vii) confirming that the value product that was used as part of the origination decision was directly accessible to TSG, or if the valuation product was not directly accessible that another valuation product was directly accessible to TSG was ordered in accordance with the Client's specific valuation waterfall process. If more than one valuation was provided, TSG confirmed consistency among the valuation products. If there were discrepancies identified that could not be resolved, TSG created an exception.

Residential Population (0 Loans)

Please be advised that TSG did not determine whether the Loans complied with federal, state or local laws, constitutional provisions, regulations or ordinances that are not expressly stated below. There can be no assurance that the Review uncovered all relevant factors relating to the origination of the Loans, their compliance with applicable law and regulations and the original appraisals relating to the mortgaged properties or uncovered all relevant factors that could affect the future performance of the Loans. Furthermore, the findings reached by TSG are dependent upon its receiving complete and accurate data regarding the Loans from mortgage loan originators and other third parties upon which TSG is relying in reaching such findings.

Regarding TILA-RESPA Integrated Disclosure ("TRID") testing, TSG implemented the TRID scope of review referenced within the Regulatory Compliance section (III) based on the RMBS 3.0 TRID Compliance Review Scope published by the

Structured Finance Association (the "SFA Compliance Review Scope"). TSG will work with outside counsel as needed and continues to obtain updated interpretations relative to the informal guidance provided by the Consumer Financial Protection Bureau ("CFPB") which has caused alterations in the review scope and severity of TRID related exceptions, including applicable cures. (This will continue as necessary as additional guidance becomes available, as well as any future rulemaking.) While TSG continues to make a good faith effort to identify material TRID exceptions and apply the appropriate grading, the implementation of new regulations (including TRID) that impact residential mortgages carries certain interpretive risk and continues to evolve, impacting the review scope and exception severity. TSG has worked closely with the NRSROs and the Client to disclose, as mutually agreed upon by the parties, the relevant exceptions per TSG's suggested review implementation as reviewed by outside counsel; however, no assurances can be provided and/or are given that TSG has included within its Review all areas that may represent risk to the securitization trust, or that areas of risk identified by TSG will result in the potential level of risk indicated by an Event Level or NRSRO grade. Please note that investment properties were excluded from TRID testing.

Please be further advised that TSG does not employ personnel who are licensed to practice law in the various jurisdictions, and the findings set forth in the reports prepared by TSG do not constitute legal advice or opinions. They are recommendations or conclusions based on information provided to TSG. Information contained in any TSG report related to the applicable statute of limitations for certain claims may not be accurate or reflect the most recent controlling case law. Further, a particular court in a particular jurisdiction may extend, not enforce or otherwise allow claims beyond the statute of limitations identified in the report based on certain factors, including the facts and circumstances of an individual Loan. All final decisions as to whether to purchase or enter into a transaction related to any individual Loan or the Loans in the aggregate, any investment strategy and any legal conclusions, including the potential liability related to the purchase or other transaction involving any such Loan or Loans, shall be made solely by the Client, or other agreed upon party, that has engaged TSG to prepare its reports pursuant to its instructions and guidelines. The Client, or other agreed upon party, acknowledges and agrees that the scoring models applied by TSG are designed to identify potential risk and the Client, or other agreed upon party, assumes sole responsibility for determining the suitability of the information for its particular use. TSG does not make any representation or warranty as to the value of any Loan or Loans collateral that has been reviewed by TSG.

TSG reviewed each residential Loan to determine, as applicable, to the extent possible and subject to the caveats below, whether the Loan complies with:
(I) Federal Truth in Lending Act ("TILA"), as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below:

a) Rescission (§1026.23):
    i) failure to provide the right of rescission notice;
    ii) failure to provide the right of rescission notice in a timely manner and to the correct consumer(s);
    iii) errors in the right of rescission notice;
    iv) failure to provide the correct form of right of rescission notice;
    v) failure to provide the three (3) business day rescission period;
    vi) any material disclosure violation on a rescindable mortgage loan that gives rise to the right of rescission under TILA, which means the required disclosures of the annual percentage rate, the finance charge, the amount financed, the total of payments, the payment schedule, the HOEPA disclosures, or those related to prepayment penalties on covered transactions; and
    vii) with respect to applicable exception remediation measures, confirm that a letter of explanation, a refund if applicable, new corrected material disclosures and a new notice of right to cancel was provided.
b) TIL Disclosure (§§1026.17, 18 and 19) *as applicable for loans with application dates prior to October 3, 2015*:
    i) review and comparison of the initial and final TIL disclosures, and any re-disclosed TIL(s);
    ii) proper execution by all required parties;
    iii) principal and interest calculations, and proper completion of the interest rate and payment summary; and
    iv) timing of initial and re-disclosed TIL(s).
c) Tolerances (§§1026.18, 22 and 23):
    i) inaccurate Annual Percentage Rate (APR) outside of applicable tolerance by comparing disclosed APR to re-calculated APR; and
    ii) inaccurate Finance Charge outside of applicable tolerance by comparing disclosed Finance Charge to re-calculated Finance Charge.

- d) High-cost Mortgage (§§1026.31, 32 and 33):
  - i) points and fees threshold test;
  - ii) APR threshold test;
  - iii) prepayment penalty test; and
  - iv) compliance with the disclosure requirements, limitation on terms and prohibited acts or practices in connection with a high-cost mortgage.
- e) Higher-priced Mortgage Loan (§1026.35):
  - i) APR threshold test; and
  - ii) compliance with the escrow account and appraisal requirements.
- f) With respect to brokered mortgage loans, the Prohibitions and Restrictions related to Loan Originator Compensation and Steering (§1026.36):
  - i) review relevant documentation to determine if compensation to a Loan Originator was based on a term of the transaction;
  - ii) review relevant document to determine if there was dual compensation; and
  - iii) review the presence of the mortgage loan option disclosure and to determine if the Steering Safe Harbor provisions were satisfied.
    - (1) Note: Where available, TSG reviewed the relevant documents in the mortgage loan file and, as necessary, attempted to obtain the mortgage loan originator compensation agreement and/or governing policies and procedures of the mortgage loan originator. In the absence of the mortgage loan originator compensation agreement and/or governing policies and procedures, TSG's review was limited to formal general statements of entity compliance provided by the mortgage loan originator, if any. These statements, for example, were in the form of a letter signed by the seller correspondent/mortgage loan originator or representations in the mortgage loan purchase agreement between the Client and seller correspondent.
- g) Homeownership counseling (§1026.36):
  - i) determine if the creditor obtained proof of homeownership counseling in connection with a mortgage loan to a first time homebuyer that contains a negative amortization feature.
- h) Mandatory Arbitration Clauses (§1026.36):
  - i) determine if the terms of the mortgage loan require arbitration or any other non-judicial procedure to resolve any controversy or settle any claims arising out of the transaction.
- i) Prohibition on Financing Credit Insurance (§1026.36):
  - i) determine if the creditor financed, directly or indirectly, any premiums or fees for credit insurance.
- j) Nationwide Mortgage Licensing System (NMLS) & Registry ID on Loan Documents (§1026.36):
  - i) review for presence of mortgage loan originator organization and individual mortgage loan originator name and NMLSR ID, as applicable, on the credit application, note or mortgage loan contract, security instrument, Loan Estimate and Closing Disclosure; and
  - ii) verify the data against the NMLSR database, as available.

(II) Federal Real Estate Settlement Procedures Act ("RESPA"), as implemented by Regulation X, 12 C.F.R. Part 1024, as set forth below:

- a) Good Faith Estimate (GFE) (§1024.7) *as applicable for loans with application dates prior to October 3, 2015:*
  - i) confirm the presence of the current GFE form in effect at the time of origination;
  - ii) verify GFE was provided to the borrower(s) within three (3) business days of application;
  - iii) verify all sections of the GFE were accurately completed and that information was reflected in the appropriate locations;
  - iv) determine whether a valid and properly documented changed circumstance accompanies any changes to mortgage loan terms and/or fees on any revised GFEs over the applicable tolerance(s); and
  - v) confirm the presence of a settlement service provider list, as applicable.
- b) Final HUD-1/A Settlement Statement (HUD) (§1024.8) *as applicable for loans with application dates prior to October 3, 2015:*
  - i) confirm current applicable HUD form was provided;
  - ii) determination that the mortgage loan file contains the final HUD;
  - iii) escrow deposit on the final HUD matches the initial escrow statement amount; and

- iv) verify all sections of the final HUD were accurately completed and that information was reflected in the appropriate locations.

c) GFE and Final HUD Comparison (§1024.7) *as applicable for loans with application dates prior to October 3, 2015*:
- i) review changes disclosed on the last GFE provided to the borrower(s) to determine that such changes were within the allowed tolerances;
- ii) confirm mortgage loan terms and fees disclosed on the third page of the final HUD accurately reflect how such items were disclosed on the referenced GFE, page 2 of the final HUD and mortgage loan documents; and
- iii) review any documented cure of a tolerance violation to determine that the proper reimbursement was made and a revised HUD was provided at or within 30 days of settlement.

d) Additional RESPA/Regulation X Disclosures and Requirements (§1024.6, 15, 17, 20, and 33):
- i) confirm the presence of the Servicing Disclosure Statement form in the mortgage loan file;
- ii) verify the Servicing Disclosure Statement was provided to the borrower(s) within three (3) business days of application;
- iii) confirm the presence of the Special Information Booklet in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower;
- iv) confirm the Special Information Booklet was provided within three (3) business days of application;
- v) confirm the presence of the Affiliated Business Arrangement Disclosure in the mortgage loan file in the event the lender has affiliated business arrangements;
- vi) confirm the Affiliated Business Arrangement Disclosure was provided no later than three (3) business days of application;
- vii) confirm the Affiliated Business Arrangement Disclosure is executed; and
- viii) confirm the presence of the Initial Escrow Disclosure Statement in the mortgage loan file and proper timing;
- ix) confirm that the creditor provided the borrower a list of homeownership counselling organizations within three (3) business days of application; and
- x) confirm that the list of homeownership counselling organizations was obtained no earlier than 30 days prior to when the list was provided to the mortgage loan applicant.

(III) Sections 1098 and 1100A of Dodd-Frank amending TILA and RESPA, as implemented by Regulation Z, 12 C.F.R. Part 1026, as set forth below (applicable only for mortgage loans with application dates on or after October 3, 2015):

a) Loan Estimate (LE) (§§1026.19 and 37):
- i) confirm the presence of LE for applications on or after October 3, 2015;
- ii) confirm the initial LE date indicates it was delivered or placed in the mail within three (3) business days of application;
- iii) confirm that certain sections of each LE determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the LE;
- iv) confirm the initial LE was delivered or placed in the mail not later than seven (7) business days prior to consummation of the transaction, or such period was waived due to a bona fide financial emergency;
- v) confirm that any written estimate of terms or costs provided prior to receipt of a LE contained the required disclosures;
- vi) confirm that each revised LE is accompanied by valid written documentation explaining the reason for re-disclosure to allow for fee increases based on a valid change of circumstance and was timely provided within 3 business days of issuance;
- vii) confirm the presence and timely provision of a settlement service provider list (when consumer is given the opportunity to shop for services);
- viii) confirm borrower received LE not later than four (4) business days prior to consummation; and
- ix) confirm LE was not provided to the borrower on or after the date of the CD.

b) Closing Disclosure (CD) (§§1026.19 and 38):
- i) confirm the presence of CD for applications on or after October 3, 2015;
- ii) confirm the borrower received CD at least three (3) business days prior to consummation, or that such period was waived due to a bona fide financial emergency;

  - iii) confirm that certain sections of each CD determined to carry assignee liability were accurately completed and that information was reflected in the appropriate locations, which, in certain instances, was based solely on the information disclosed on the CD;
  - iv) confirm that a revised CD was received in a timely manner if the initial or any revised CD became inaccurate;
  - v) identify tolerance violations based on the charges disclosed on the initial and interim LE's, initial CD, and reflected on the final CD;
  - vi) with respect to tolerance violations based on the disclosed charges on the LE and CD, confirm that the creditor cured the violations no later than 60 days after consummation, or within 60 days of discovery; and
  - vii) with respect to applicable exception remediation measures for numerical exceptions, confirm that a letter of explanation, as well as a refund as applicable, was delivered or placed in the mail no later than 60 days after discovery of the exception establishing the need for a revised CD or with respect to exception remediation measures for non-numerical exceptions, that a corrected CD was delivered or placed in the mail no later than 60 days after consummation. (In an attempt to establish a best practices approach to pre-securitization due diligence, as it applies to TILA RESPA Integrated Disclosure testing, the Structured Finance Association ("SFA") has a working group that consists of industry participants including third party review providers and law firms who agreed to a standardized approach to remediation considerations. This approach is intended to be based on a reasoned legal analysis that expressly assumes that courts will interpret TRID in accordance with the principals of liability set forth in the letter to the MBA from Richard Cordray, the Director of the CFPB. No assurances can be provided that the courts in question will interpret TRID in accordance with the SFA Compliance Review Scope.)
- c) Your Home Loan Toolkit (§1026.19):
  - i) confirm the presence of Your Home Loan Toolkit in the mortgage loan file or that the mortgage loan file contains documentary evidence that the disclosure was provided to the borrower; and
  - ii) confirm Your Home Loan Toolkit was delivered or placed in the mail not later than three (3) business days after receipt of application.

(IV) Sections 1411 and 1412 of the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank") amending TILA, as implemented by Regulation Z, 12 C.F.R. 1026.43, as set forth below:

- a) The general Ability to Repay (ATR) underwriting standards (12 C.F.R. 1026.43(c));
- b) Refinancing of non-standard mortgages (12 C.F.R. 1026.43(d));
- c) Qualified Mortgages (QM) (12 C.F.R. 1026.43(e) (including qualified mortgages as separately defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.); and
- d) Balloon-payment qualified mortgages made by certain creditors (12 C.F.R. 1026.43(f)).

TSG reviews applicable Loans for compliance with the ATR and QM rule requirements based upon each mortgage loan's originator designation (Safe Harbor QM, Higher-priced QM, Temporary SHQM, Temporary HPQM, Non-QM, Exempt from ATR). TSG will determine the mortgage loan's status under the ATR or QM rule requirements and assigns a due diligence mortgage loan designation. Generally, TSG notes as a material exception if the due diligence findings do not confirm the originator's mortgage loan designation. Additionally, TSG notes if an originator mortgage loan designation was not provided.

Qualified Mortgage

With respect to Qualified Mortgage designated Loans, TSG reviews the Loan to determine whether, based on available information in the mortgage loan file and information provided to us by the client regarding Revised QM options chosen by the institution during the optional adoption period from March 1, 2021 through July 1, 2021: (i) the Loan contains risky mortgage loan features and terms (e.g. an interest only feature or negative amortization), (ii) the "points and fees" exceed the applicable QM threshold, (iii) the monthly payment was calculated appropriately, (iv) the creditor considered and verified income or assets at or before consummation, (v) the creditor appropriately considered debt obligations, alimony and child support, and (vi) for loans with application dates prior to July 1, 2021, at the time of consummation, if the debt-to-income ratio exceeds 43% (calculated in accordance with Appendix Q to Regulation Z); for loans with application dates of July 1, 2021 or after, at the interest rate-lock date, that the Price-Based Limitation calculation meets the requirement of the APR not exceeding the APOR for a comparable transaction by 2.25% or more.. This portion of the Review includes a recalculation of all income and liabilities with attention to the appropriate documentation of each source.

If a Loan was designated as QM and identified as eligible for guarantee, purchase, or insurance by an applicable agency as permitted under the QM final rule, TSG reviews the Loan to determine whether, based on available information in the mortgage loan file, if the Loan satisfied the requirements in the preceding paragraph. In addition, TSG reviews the Automated Underwriting System output within the file to confirm agency eligibility.

For each QM designated Loan with an application date prior to July 1, 2021, that satisfied the applicable requirements enumerated above, TSG then determines whether the Loan is a Safe Harbor QM or Higher Priced QM by comparing the Loan's actual annual percentage rate, as recalculated, to the applicable average prime offer rate plus a certain applicable percentage. The Review also includes determining, as applicable, whether a Loan is a qualified mortgage as defined by the Department of Housing and Urban Development (24 C.F.R. 201 and 203 et seq.), and the Department of Veterans Affairs (38 C.F.R. Part 36 et seq.).

For each QM designated Loan that does not satisfy the applicable requirements enumerated above, TSG then determines whether the Loan complies with the ATR rule consideration and verification requirements and provides a due diligence designation of Non-QM compliant or non-compliant.

General Ability to Repay
TSG reviews the Loan to determine whether, based on available information in the mortgage loan file, the creditor considered, as applicable, the following eight underwriting factors, and verified such information using reasonably reliable third-party records, at or before consummation: (i) the consumer's current or reasonably expected income or assets, (ii) if the creditor relied on income from the consumer's employment in determining repayment ability (the consumer's current employment status); (iii) the consumer's monthly payment; (iv) the consumer's monthly payment on any simultaneous loan that the creditor knows or has reason to know will be made; (v) the consumer's monthly payment for mortgage-related obligations; (vi) the consumer's current debt obligations, alimony, and child support; (vii) the consumer's monthly debt-to-income ratio or residual income; and (viii) the consumer's credit history. This portion of the Review also focuses on full recalculation of income and debts, as well as the documentation provided to support each item used in originator's determination of the ability to repay.

TSG reviews Loans to determine their conformity with the ATR/QM factors above, and is not rendering an independent assessment or opinion, warranting or representing that a Loan will be deemed to conform to Safe Harbor, Rebuttable Presumption, ATR or other status based on any additional or revised factors that may be considered by legislative, regulatory, administrative or judicial authorities ("Authorities"). TSG does not represent or warrant that the factors for which it is reviewing the Loans constitute all of the factors and/or criteria that Authorities may consider in determining the status of a Loan. TSG's review is based on information contained in the mortgage loan file at the time it is provided to TSG to review, and only reflects information as of that point in time.

(V) The Equal Credit Opportunity Act, as implemented by Regulation B, 12 C.F.R. Part 1002, as set forth below:

a) Providing Appraisals and Other Valuations (12 C.F.R. 1002.14):
   i) timing and content of the right to receive copy of appraisal disclosure;
   ii) charging of a fee for a copy of the appraisal or other written valuation;
   iii) timing of creditor providing a copy of each appraisal or other written valuation; and
   iv) with respect to a borrower that has waived the three (3) business day disclosure requirement, confirm that (a) the borrower has signed the waiver or other acknowledgment at least three (3) business days prior to consummation; and (b) that the lender has provided copies of appraisals and other written valuations at or prior to consummation.

(VI) The disclosure requirements and prohibitions of Section 50(a)(6), Article XVI of the Texas Constitution and associated regulations;

(VII) The disclosure requirements and prohibitions of state, county and municipal laws and ordinances with respect to "high-cost" mortgage loans, "covered" mortgage loans, "higher-priced" mortgage loans, "home" mortgage loans or any other similarly designated mortgage loan as defined under such authorities, or subject to any other laws that were enacted to combat predatory lending, as may have been amended from time to time;

(VIII) Federal and state specific late charge and prepayment penalty provisions.

(IX) Recording Review
TSG noted the presence of recorded documents, when available. However, the majority of Loans in the review population were new production and have only been closed for days or weeks at the time TSG reviewed the Loans and thus have not yet been recorded. TSG verified that documents in the mortgage loan file (most typically closing instructions) included lender instructions for recording, and as applicable, the date the documents were sent for recording, and/or the date that the documents will be recorded.

As part of the portion of the Review described in this section, TSG will analyze and capture data from the source documents identified in the Document Review below, as applicable.

(X) FIRREA Review
TSG confirmed that the appraiser and the appraisal made by such appraiser both satisfied the requirements of Title XI of FIRREA. Specifically, TSG reviewed the appraisal for conformity to industry standards, including ensuring the appraisal was complete, that the comparable properties and adjustments were reasonable and that pictures were provided and were accurate.

(XI) Document Review
TSG reviewed each mortgage loan file and verified if the following documents, if applicable, were included in the file and if the data on these documents was consistent (where applicable):

- Initial application (1003);
- Underwriting summary / loan approval (1008);
- Credit report;
- Income and employment documentation;
- 4506T and/or 4506C as applicable;
- Asset documentation;
- Sales contract;
- Hazard and/or flood insurance policies;
- Copy of note for any junior liens;
- Appraisal;
- Title/Preliminary Title;
- Final 1003;
- Changed circumstance documentation;
- Right of Rescission Disclosure;
- Mortgage/Deed of Trust;
- Note;
- Mortgage Insurance;
- Tangible Net Benefit Disclosure;
- Subordination Agreement;
- FACTA disclosures;
- Notice of Special Flood Hazards;
- Initial and final GFE's;
- HUD from sale of previous residence;
- Final HUD-1;
- Initial TIL;
- Final TIL;
- Loan Estimates;
- Closing Disclosures; and
- Certain other disclosures related to the enumerated tests set forth herein.

Item 5. Summary of findings and conclusions of review

The NRSRO criteria referenced for this report and utilized for grading descriptions is based upon the requirements of the NRSROs listed in Item 3 above.

OVERALL RESULTS GRADING SUMMARY

After considering the grading implications of the Compliance, Credit, and Property/Valuation sections below, 100% of Loans received an overall grade of "B"

Overall	# of Mortgage Loans	% of Mortgage Loans
B	1	100%
Total	**1**	**100.0%**

COMPLIANCE RESULTS SUMMARY

100% of Loans received an "A" compliance grade

Final Compliance Grade Summary		
Compliance	**# of Mortgage Loans**	**% of Mortgage Loans**
A	1	100%
Total	**1**	**100.0%**

CREDIT RESULTS SUMMARY

Within the securitization population, 100% of Loans received an "A" credit grade.

Final Credit Grade Summary		
Credit	**# of Mortgage Loans**	**% of Mortgage Loans**
B	1	100%
Total	**1**	**100.0%**

PROPERTY VALUATION SUMMARY

Within the securitization population, 100% of Loans received an "A" credit grade.

Final Property Valuation Grade Summary		
Compliance	**# of Mortgage Loans**	**% of Mortgage Loans**
A	1	100%
Total	**1**	**100.0%**

DATA INTEGRITY REVIEW RESULTS SUMMARY

TSG verified data field variances across 43 unique data fields. Some Loans may have exhibited multiple variances which, in some cases, may have resulted from blank data in a submitted data tape. A summary is provided below:

Field Label	Loans With Discrepancy	Total Times Compared	% Variance
ActualInPlaceRent	1	1	100 %

AmortizationTerm	0	1	0 %
ApplicationDate	1	1	100 %
B1BirthDate	0	1	0 %
B1FirstName	0	1	0 %
B1LastName	0	1	0 %
B1OriginationFICO	1	1	100 %
B1PhoneNumber	1	1	100 %
B1SSN	0	1	0 %
B1TotalIncome	1	1	100 %
BalloonFlag	0	1	0 %
FirstPaymentDate	0	1	0 %
HOAFlag	0	1	0 %
InitialMonthlyPIOrIOPayment	0	1	0 %
InterestOnlyFlag	0	1	0 %
InterestRate	0	1	0 %
LienPosition	1	1	100 %
LoanID	1	1	100 %
LoanPurpose	0	1	0 %
MaturityDate	0	1	0 %
MINNo	0	1	0 %
NoteDate	0	1	0 %
NumberofUnits	0	1	0 %
Occupancy	1	1	100 %
OriginatorDSCR	1	1	100 %
PrepaymentPenaltyFlag	1	1	100 %
PrepaymentPenaltyTotalTerm	0	1	0 %
PropertyAddress	0	1	0 %
PropertyCity	0	1	0 %
PropertyCounty	0	1	0 %
PropertyState	0	1	0 %
PropertyTaxAmount	1	1	100 %
PropertyType	0	1	0 %
PropertyValue	0	1	0 %
PropertyZipCode	0	1	0 %
QualifyingCLTV	0	1	0 %
QualifyingLoanAmount	0	1	0 %
QualifyingLTV	0	1	0 %
SalesPrice	0	1	0 %
ULI	0	1	0 %

ADDITIONAL MORTGAGE LOAN POPULATION SUMMARY

The % of Loans totals may not add up to 100% due to rounding.

Amortization Type	Loan Count	% of Loans	Original Balance	% of Balance
Fixed	1	100%	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Original Term	Loan Count	% of Loans	Original Balance	% of Balance
360	1	100%	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Occupancy	Loan Count	% of Loans	Original Balance	% of Balance
Investment	1	100%	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Property Type	Loan Count	% of Loans	Original Balance	% of Balance
Condominium	1	100	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Loan Purpose	Loan Count	% of Loans	Original Balance	% of Balance
Purchase	1	100	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Property State	Loan Count	% of Loans	Original Balance	% of Balance
FL	1	100	$104,000.00	100%
Total	**1**	**100.0%**	**$104,000.00**	**100.0%**

Exhibit 99.47

Loan ID	Seller Loan ID	Investor Loan ID	Transaction ID	Field Name	Source	Verified Value	Bid Tape Value	Comment
REDACTED		305182113	REDACTED	Loan ID		REDACTED	REDACTED	COPIED
REDACTED		305182113	REDACTED	Lien Position		1	First Lien	OK
REDACTED		305182113	REDACTED	Occupancy		Investment	NonOwnerOccupied	VERBIAGE CORRECTED
REDACTED		305182113	REDACTED	Borrower 1 Total Income		REDACTED	REDACTED	DSCR
REDACTED		305182113	REDACTED	Actual in Place Rent From Lease		REDACTED	REDACTED	FROM 1007 ON PG 318
REDACTED		305182113	REDACTED	Borrower 1 Phone Number		REDACTED	REDACTED	FROM 1003
REDACTED		305182113	REDACTED	Application Date		REDACTED	REDACTED	FROM INITIAL 1003
REDACTED		305182113	REDACTED	Prepayment Penalty Flag		Yes	Y	FROM NOTE
REDACTED		305182113	REDACTED	Property Tax Amount		REDACTED	REDACTED	FROM TITLE AND TAX CERT
REDACTED		305182113	REDACTED	Borrower 1 Origination FICO		771	698	FROM CREDIT REPORT FOR B2
REDACTED		305182113	REDACTED	Originator DSCR		1.36	Y	MATCHES NOTES ON 1008-SEE PG 1

Exhibit 99.48

LOAN INFORMATION				INITIAL CREDIT LOAN GRADES					INITIAL COMPLIANCE LOAN GRADES					INITIAL PROPERTY LOAN GRADES					INITIAL OVERALL LOAN GRADES					FINAL CREDIT LOAN GRADES					FINAL COMPLIANCE LOAN GRADES					FINAL PROPERTY LOAN GRADES					FINAL OVERALL LOAN GRADES				
Loan ID	Seller Loan ID	Investor Loan ID	Original Loan Amount	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys	DBRS/Morningstar	Fitch	Kroll	S&P	Moodys
REDACTED		305182113	REDACTED	C	C	C	C	C	A	A	A	A	A	A	A	A	A	A	C	C	C	C	C	B	B	B	B	B	A	A	A	A	A	A	A	A	A	A	B	B	B	B	B

Loan ID	Seller Loan ID	Investor Loan ID	Overall Initial Loan Grade	Overall Final Loan Grade	Credit Initial Loan Grade	Credit Current/Final Loan Grade	Compliance Initial Loan Grade	Compliance Current/Final Loan Grade	Property Initial Loan Grade	Property Current/Final Loan Grade	Queue	Finding Code	Date Created	Date Modified	Finding Status	Event Level	Initial Finding Grade	Current/Final Finding Grade	Finding Category	Finding Sub Category	Finding Name	Finding Comments	Seller Comments	Resolution Comments	Reviewer Comp Factor	Originator Comp Factors	Finding Documents	Originator QM Status	Final Reviewed QM Status	Loan Amount	Property State	Occupancy	Loan Purpose	Refinance Purpose	Acknowledged / WaivedBy	Waiver in File?
REDACTED		305182113	C	B	C	B	A	A	A	A	Closed	REDACTED	REDACTED	REDACTED	Waived	2 - Non-Material	C	B	Credit	Eligibility	Loan does not conform to program guidelines	Waived- - Due Diligence Vendor-REDACTED Ready for Review-Document Uploaded. - Seller-REDACTED Open-Exception on pg 5 to allow first-time investor with Borrower #1 as non permanent resident and no primary housing history. B1 is on the primary residence title/mortgage as evidenced in file. Mortgage is paid by B2. B2 is on title to primary and mortgage history reports to B2 credit. Item needed: Exception form completed by lender showing exception, compensating factors, and approving underwriter. - Due Diligence Vendor-REDACTED	Ready for Review-Document Uploaded. - Seller-REDACTED			Son-in-law added to loan to meet housing payment history. Zero late payments in past 5 years. High DSCR ratio and 27 months reserves.	REDACTED exception.pdf	ATR/QM: Exempt	ATR/QM: Exempt	REDACTED	REDACTED	Investment	Purchase	NA	Originator Pre-Close	Yes

Exhibit 99.50

Loan ID	Seller Loan ID	Investor Loan ID	Note Date	Original Loan Amount	Sales Price	Total Adjusted Prior Purchase Price	Primary Appraised Value	Primary Appraisal Date	Primary Appraisal Type	Primary Appraisal Company	Primary Appraiser Name	Primary Appraiser License Number	Value for LTV	LTV	CLTV	Loan Reviewed Property Value	Loan Reviewed Variance Amount	Loan Reviewed Variance Percent	Loan Reviewed Product Type	Loan Post-Close Reviewed Property Value	Loan Post-Close Reviewed Variance Amount	Loan Post-Close Reviewed Variance Percent	Loan Post-Close Reviewed Product Type	Second Appraisal Value	Second Appraisal Variance Amount	Second Appraisal Variance Percent	Second Appraisal Date	Second Appraisal Type	AVM Appraised Value	AVM Variance Amount	AVM Variance Percent	AVM Confidence Score	FSD Score	AVM Company Name	AVM Product Name	AVM Appraisal Date	Desk Review Appraised Value	Desk Review Variance Amount	Desk Review Variance Percent	Desk Review Company	Desk Review Risk Score	Desk Review Appraisal Date	Desk Top Appraised Value	Desk Top Variance Amount	Desk Top Variance Percent	Desk Top Company	Desk Top Appraisal Date	BPO Appraised Value	BPO Variance Amount	BPO Variance Percent	BPO Company	BPO Appraisal Date	Field Review Appraised Value	Field Review Variance Amount	Field Review Variance Percent	Field Review Company	Field Review Appraisal Date	2055 Appraised Value	2055 Variance Amount	2055 Variance Percent	2055 Company	2055 Appraisal Date	AVE/CMA Appraised Value	AVE/CMA Variance Amount	AVE/CMA Variance Percent	AVE/CMA Company	AVE/CMA Appraisal Date	Completion Report (1004D) Date	Other Appraised Value	Other Variance Amount	Other Variance Percent	Other Appraisal Date	Updated Appraised Value	Updated Variance Amount	Updated Variance Percent	Updated Company	Updated Appraisal Date	Updated Appraisal Type	Loan Collateral Advisor Risk Score	Loan Collateral Advisor Risk Score Date	Is Eligible for Rep and Warrant Relief per Loan Collateral Advisor?	Collateral Underwriter Risk Score	Collateral Underwriter Risk Score Date
REDACTED		305182113	REDACTED	REDACTED	REDACTED	0	REDACTED	REDACTED	1073 Individual Condo Report	REDACTED	REDACTED	REDACTED	REDACTED	80.0	80.0																																																																			1	REDACTED