Reporting Period: 01/01/2022 to 12/31/2022 Last Action Date: 12/29/2022

2022

		100.00%
Total Number of 2022 records:	296	100.00%
RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Number of Records Completed:	296	100.00%
Condition=OK:	242	81.76%
Has Quality Error(s):	54	18.24%
Number of Records Not Completed:	0	0.00%
Records Excluded From Submission:	0	0.00%
Financial Institution Counts:	0	0.00%
Number of Branches:	1	0.34%
Number of ATM's:	0	0.00%
Number of LPO"s:	0	0.00%
Number of Assessment Areas:	0	0.00%
Census Tracts / Tract Income Level:	0	0.00%
NA:	39	13.18%
Low:	15	5.07%
Moderate:	38	12.84%
Middle:	80	27.03%
Upper:	124	41.89%
No Tract Income Level Reported:	0	0.00%
Loan Type Counts:	0	0.00%
Number of Conventional Loans:	296	100.00%
Number of FHA Loans:	0	0.00%
Number of VA Loans:	0	0.00%
Number of FSA/RHS Loans:	0	0.00%
Number of Invalid or Unknown Loan Type:	0	0.00%
Loan Purpose Counts:	0	0.00%
Home Purchase Loans:	163	55.07%
Home Improvement Loans:	43	14.53%
Refinancing Loans:	41	13.85%
Cash-out Refinancing Loans:	44	14.86%
Other Loans:	5	1.69%
Not applicable:	0	0.00%
Invalid or Unknown Loan-Purpose:	0	0.00%
Loan Purpose Average Loan Amounts (thousands):	0	
Average Home Purchase Loan Amount:	660	
Average Home Improvement Loan Amount:	247	
Average Refinancing Loan Amount:	991	
Average Cash-out Refinancing Loan Amount:	406	
Average Other Loan Amount:	188	

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Owner-Occupancy Counts:	0	0.00%
Principal Residence:	184	62.16%
Second Residence:	9	3.04%
Investment Property:	103	34.80%
Invalid or Unknown-Occupancy:	0	0.00%
Preapproval Counts:	0	0.00%
Preapproval was Requested:	63	21.28%
Preapproval Not Requested:	233	78.72%
Invalid or Unknown Preapproval:	0	0.00%
Action Taken Type Counts:	0	0.00%
Loans Originated:	206	69.59%
Applications Approved Not Accepted:	6	2.03%
Applications Denied:	17	5.74%
Applications Withdrawn:	24	8.11%
Closed for Incompleteness:	6	2.03%
Loans Purchased:	1	0.34%
Preapproval Request Denied:	14	4.73%
Preapproval Request Approved Not Accepted:	22	7.43%
Invalid or Unknown Action-Type:	0	0.00%
Loan Detail Counts:	0	0.00%
Prepayment Penalty:	0	0.00%
Balloon Payment:	42	14.19%
Interest Only:	59	19.93%
Negative Amortization:	0	0.00%
Other Non-Amortizing feature:	0	0.00%
Primarily Business or Commercial:	90	30.41%
Reverse Mortgage:	0	0.00%
Open-end LOC:	0	0.00%
Loan Charges Overview:	0	0.00%
Average Origination Charges:	2,088	
Average Points and Fees:	0	
Average Lender Credits:	1,681	
Average Discount Points:	0	
Average Total Loan Costs:	4,224	
App Taken By - Applicant:	0	0.00%
Face to Face:	18	6.08%
Mail:	0	0.00%
Telephone:	33	11.15%
Internet:	166	56.08%

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RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other:	0	0.00%
Not Applicable:	79	26.69%
Optional:	0	0.00%
App Taken By - Co-Applicant:	0	0.00%
Face to Face:	7	2.36%
Mail:	0	0.00%
Telephone:	17	5.74%
Internet:	95	32.09%
Other:	0	0.00%
Not Applicable:	1	0.34%
Optional:	91	30.74%
Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	15	5.07%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	2	0.68%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	5	1.69%
Not Hispanic or Latino:	150	50.68%
Information Not Provided:	50	16.89%
Not Applicable:	79	26.69%
Invalid or Unknown Ethnicity:	0	0.00%
Co-Applicant Ethnicity Counts:	0	0.00%
Hispanic or Latino:	8	2.70%
Hispanic or Latino - Mexican:	0	0.00%
Hispanic or Latino - Puerto Rican:	1	0.34%
Hispanic or Latino - Cuban:	0	0.00%
Hispanic or Latino - Other:	2	0.68%
Not Hispanic or Latino:	74	25.00%
Information Not Provided:	36	12.16%
Not Applicable:	1	0.34%
No Co-Applicant:	176	59.46%
Invalid or Unknown Ethnicity:	0	0.00%
Applicant Race Counts:	0	0.00%
American Indian or Alaskan Native:	0	0.00%
Asian:	10	3.38%
Asian Indian:	4	1.35%
Chinese:	3	1.01%
Filipino:	0	0.00%
Japanese:	1	0.34%



Information not provided: 46 15.54% Not applicable: 79 26.69% Invalid or Unknown Applicant Race: 0 0.00% Co-Applicant Race Counts: 0 0.00% American Indian or Alaskan Native: 0 0.00% Asian: 2 0.68% Asian Indian: 1 0.34% Chinese: 1 0.34% Filipino: 0 0.00% Japanese: 0 0.00% Korean: 0 0.00% Veltanaese: 0 0.00% Vietnamese: 0 0.00% Black or African American: 1 0.00% Black or African American: 1 0.00% Samoan: 0 0.00% Guardanian or Charnorro: 0 0.00% Samoan: 0 0.00% White: 1 0.00% White: 1 0.00% Not applicable: 1 0.00% Not applicable: 1 </th <th>RECORD NAME</th> <th>TOTAL RECORDS</th> <th>PERCENT OF TOTAL</th>	RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Other Asian: 0 0.00% Black or African American: 8 2.70% Native Hawaiian or Other Pacific Islander: 0 0.00% Nature Hawaiian: 0 0.00% Guamanian or Chamoro: 0 0.00% Samoan: 0 0.00% Other Pacific Islander: 0 0.00% White: 157 53.04% Not applicable: 79 26.06% Invalid or Unknown Applicant Race: 0 0.00% Co-Applicant Race Counts: 0 0.00% Aneitican Indian: 1 0.34% Asian Indian: 1 0.34% Filipino: 0 0.00% Asian Indian: 1 0.00% Chieses: 1 0.00% Filipino: 0 0.00% Apanase: 0 0.00% Korean: 0 0.00% Vietnamese: 0 0.00% Vietnamese: 0 0.00% Suback or Africian Americi	Korean:	1	0.34%
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Japanese: 0 0.00% Korean: 0 0.00% Vietnamese: 0 0.00% Other Asian: 0 0.00% Black or African American: 1 0.34% Native Hawaiian or Other Pacific Islander: 0 0.00% Samoan: 0 0.00% Guamanian or Chamorro: 0 0.00% Samoan: 0 0.00% Other Pacific Islander: 0 0.00% White: 81 27.36% Information not provided: 34 11.49% Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Chinese:	1	0.34%
Korean: 0 0.00% Vietnamese: 0 0.00% Other Asian: 0 0.00% Black or African American: 1 0.34% Native Hawaiian or Other Pacific Islander: 0 0.00% Native Hawaiian: 0 0.00% Guamanian or Chamorro: 0 0.00% Samoan: 0 0.00% Other Pacific Islander: 0 0.00% White: 81 27.36% Information not provided: 34 11.49% Not applicable: 17 59.46% Invalid or Unknown Co-Applicant Race: 17 59.46% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Filipino:	0	0.00%
Vietnamese: 0 0.00% Other Asian: 0 0.00% Black or African American: 1 0.34% Native Hawaiian or Other Pacific Islander: 0 0.00% Native Hawaiian: 0 0.00% Guamanian or Chamorro: 0 0.00% Samoan: 0 0.00% Other Pacific Islander: 0 0.00% White: 81 27.36% Information not provided: 34 11.49% Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Japanese:	0	0.00%
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Other Pacific Islander: 0 0.00% White: 81 27.36% Information not provided: 34 11.49% Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Guamanian or Chamorro:	0	0.00%
White: 81 27.36% Information not provided: 34 11.49% Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Samoan:	0	0.00%
Information not provided: 34 11.49% Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Other Pacific Islander:	0	0.00%
Not applicable: 1 0.34% No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	White:	81	27.36%
No Co-Applicant: 176 59.46% Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Information not provided:	34	11.49%
Invalid or Unknown Co-Applicant Race: 0 0.00% Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Not applicable:	1	0.34%
Applicant Gender Counts: 0 0.00% Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	No Co-Applicant:	176	59.46%
Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%	Invalid or Unknown Co-Applicant Race:	0	0.00%
Male: 112 37.84% Female: 76 25.68% Not Provided: 29 9.80%			0.00%
Female: 76 25.68% Not Provided: 29 9.80%			
Not Provided: 29 9.80%			
	Not-Applicable:	79	26.69%

Reporting Period: 01/01/2022 to 12/31/2022 Last Action Date: 12/29/2022

Applicant selected both male and female: 0 0.00% Invalid or Unknown Applicant Gender: 0 0.00% Male: 39 13.18% Female: 32 20.51% Not Provided: 16 6.08% Not Provided: 16 6.08% Not Applicable: 1 0.34% No C-applicant Selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicant Statistics: 0 0.00% Applicants 30 - 39: 60 0.227% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 50 19.33% Applicant self sone 600 - 699: 11 3.34% Applicant credit sone 600 - 699: 11 3.24% Applicant credit sone 600 - 699: 11 3.22% Co-Applicants Satistics: 0 0.00% Co-Applicants Satistics: 0 0.00% Co-Applicant self statistics: 0 <th>RECORD NAME</th> <th>TOTAL RECORDS</th> <th>PERCENT OF TOTAL</th>	RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Co-Applicant Gender Counts: 0 0.00% Male: 39 13.18% Female: 62 20.95% Not Provided: 18 6.08% Not-Applicable: 1 0.34% No Co-applicant: 17 5.94% No Co-Applicant selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicants ander 30: 20 0.00% Applicants under 30: 20 0.00% Applicants one 30: 20 0.00% Applicants one 30: 20 0.00% Applicants one 30: 30 11.82% Applicants 00: 35 11.82% Applicant credit score 600: 31 0.00% Applicant credit score 600: 33 11.15% Applicant credit score 600: 90 0.00% Applicant tredit score 600: 91 0.00% Applicant tredit score 600: 91 0.00%	Applicant selected both male and female:	0	0.00%
Male: 39 13.18% Female: 62 20.05% Not Provided: 18 6.08% Not Applicable: 17 59.46% No Co-applicant: 176 59.46% Co-Applicant selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicants under 30: 26 8.78% Applicants 40: 25 8.78% Applicants 50: 35 11.82% Applicants 40: 49: 35 11.82% Applicants 60: 20.27% 36 19.33% Applicant of core: 35 11.82% 36 19.33% Applicant set of 600: 30 19.03% 31.15%	Invalid or Unknown Applicant Gender:	0	0.00%
Female: 62 20.95% Not Provided: 18 6.08% Not Applicable: 17 0.34% No Co-applicant: 176 59.46% Co-Applicant selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicants ander 30: 26 2.027% Applicants 50 - 99: 50 1.028 Applicants 50 - 59: 59 19.33% Applicant self score > 600: 1 0.00% Applicant credit score > 600: 1 0.00% Applicant credit score > 600: 1 0.00% Applicant credit score > 600: 13 1.115% Applicant credit score > 700 - 799: 13 1.115% Applicant sunder 30: 11 0.00% Co-Applicants under 30: 1 0.00% Co-Applicants 40 - 49: 1 0.00% Co-Applicants 60 and over: 2 0.00% Co-Applicant scool and over: 2	Co-Applicant Gender Counts:	0	0.00%
Not-Provided: 18 6.08% Not-Applicable: 1 0.34% No Co-applicant: 176 5.946% Co-Applicant selected both male and female: 0 0.00% Applicant Statistics: 0 0.00% Applicant Statistics: 0 0.00% Applicant Statistics: 0 0.00% Applicants 30 - 39: 60 2.027% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 35 19.93% Applicant cedit score 600: 1 0.34% Applicant credit score 600: 1 0.34% Applicant credit score 600: 11 0.44% Applicant credit score 600: 11 0.47% Applicant credit score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicant Statistics: 0 0.00% Co-Applicant Statistics: 0 0.00% Co-Applicant Score 800: 2 2.74% Co-Applicant Score 800: 2 2.7	Male:	39	13.18%
No Co-applicantle: 1 0.34% No Co-applicant selected both male and female: 0 0.00% Co-Applicant selected both male and female: 0 0.00% Applicant Statistics: 0 0.00% Applicants sunder 30: 26 8.78% Applicants under 30: 26 8.78% Applicants 30 - 39: 60 20.27% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 59 19.33% Applicant cedit score < 600:	Female:	62	20.95%
No Co-applicants: 176 \$9.46% Co-Applicant selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicants ander 30: 26 8.78% Applicants 30 - 39: 66 20.27% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 33 11.82% Applicant 50 ond over: 37 12.50% Applicant credit score 600: 1 0.40% Applicant credit score 600: 699: 31 11.15% Applicant credit score 800 and over: 13 10.47% Co-Applicant success 800 and over: 11 3.22% Co-Applicants success 800 and over: 11 3.22% Co-Applicants success 800 and over: 22 10.81% Co-Applicants 40 - 49: 10 1.00% Co-Applicants 40 - 49: 10 1.00% Co-Applicant score 60: 0 0.00% Co-Applicant credit score 80 and over: 22 7.43% <td>Not Provided:</td> <td>18</td> <td>6.08%</td>	Not Provided:	18	6.08%
Co-Applicant selected both male and female: 0 0.00% Invalid or Unknown Co-Applicant Gender: 0 0.00% Applicant Statistics: 0 0.00% Applicants 30 - 39: 60 20.27% Applicants 40 - 49: 35 11 82% Applicants 50 - 59: 35 19.93% Applicants 60 and over: 37 12.50% Applicant cedit score < 600:	Not-Applicable:	1	0.34%
Invalid or Unknown Co-Applicant Genders: 0 0.00% Applicant Statistics: 0 0.00% Applicants under 30: 26 8.78% Applicants 30 - 39: 60 20.27% Applicants 50 - 59: 59 19.93% Applicants 60 and over: 37 12.50% Applicants credit score 600: 1 0.34% Applicant credit score 600: 1 0.34% Applicant credit score 700 - 799: 113 36.18% Applicant credit score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicants 130 - 39: 32 10.81% Co-Applicants 20 - 39: 32 10.81% Co-Applicants 50 - 59: 36 12.66% Co-Applicant Substices: 32 10.81% Co-Applicant Substices: 32 10.81% Co-Applicant Substices: 36 12.66% Co-Applicant Substices: 36 12.66% Co-Applicant substices: 36 12.66% Co-Applicant substices	No Co-applicant:	176	59.46%
Applicant Statistics: 0 0.00% Applicants under 30: 26 8.78% Applicants 30 - 39: 60 20.27% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 59 19.93% Applicants 60 and over: 37 12.50% Applicant credit score 600: 1 0.34% Applicant credit score 800 - 689: 33 11.15% Applicant credit score 800 and over: 113 38.18% Applicant credit score 800 and over: 113 38.18% Applicant score 800 and over: 11 3.72% Co-Applicant Statistics: 0 0.00% Co-Applicant Statistics: 11 3.72% Co-Applicant Statistics: 18 6.08% Co-Applicant Statistics: 18 6.08% Co-Applicant Statistics	Co-Applicant selected both male and female:	0	0.00%
Applicants under 30: 68 8.78% Applicants 30 - 39: 60 20.27% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 37 12.50% Applicant credit score 600: 1 0.34% Applicant credit score 600: 1 0.34% Applicant credit score 800 - 699: 33 11.15% Applicant credit score 800 and over: 31 38.18% Applicant score 800 and over: 0 0.00% Co-Applicant studer 30: 11 3.72% Co-Applicant studer 30: 11 3.72% Co-Applicant suder 30: 11 3.72% Co-Applicant suder 30: 11 3.72% Co-Applicant 40: 18 6.08% Co-Applicant 50: 18 6.08% Co-Applicant 50: 18 6.08% Co-Applicant 50: 18 6.08% Co-Applicant 50: 15 5.0% Co-Applicant 50: 60 2.98% Co-Applicant 60: 60 2.98%	Invalid or Unknown Co-Applicant Gender:	0	0.00%
Applicants 30 - 39: 60 20.27% Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 59 19.33% Applicant 60 and over: 37 12.50% Applicant credit score 600: 11 0.34% Applicant credit score 609: 33 11.15% Applicant credit score 700 - 799: 113 38.18% Applicant credit score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicants 30 - 39: 11 3.72% Co-Applicants 30 - 39: 11 3.72% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 18 6.08% Co-Applicant credit score < 600:	Applicant Statistics:	0	0.00%
Applicants 40 - 49: 35 11.82% Applicants 50 - 59: 19.93% Applicants 60 and over: 37 12.50% Applicant credit score 600: 31 0.34% Applicant credit score 609: 33 11.15% Applicant credit score 700 - 799: 113 38.18% Applicant credit score 800 and over: 31 0.00% Co-Applicants 30: 11 3.72% Co-Applicants under 30: 11 3.72% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score 600: 36 12.16% Co-Applicant credit score 600: 36 2.27% Co-Applicant credit score 700 - 799: 56 5.07% Co-Applicant credit score 700 - 699: 15 5.07% Co-Applicant credit score 800 and over: 31 4.33% Co-Applicant credit score 800 and over: 30 0.00% Co-Applicant credit score 700 - 799: 6 0.00% <td>Applicants under 30:</td> <td>26</td> <td>8.78%</td>	Applicants under 30:	26	8.78%
Applicants 50 - 59: 19.99% Applicants 60 and over: 37 12.50% Applicant credit score < 600: 1 0.34% Applicant credit score 600 - 699: 33 11.15% Applicant credit score 700 - 799: 113 3.8.18% Applicant credit score 800 and over: 31 0.47% Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3.72% Co-Applicants under 30: 13 6.08% Co-Applicants under 30: 18 6.08% Co-Applicants under 30: 18 6.08% Co-Applicant suder 30: 18 6.08% Co-Applicant of 40: 49: 6.08% Co-Applicant credit score 800 - 609: 15 5.07% Co-Applicant credit score 800 and over: 13 4.39% Co-Applicant credit score 800 and over: 10 0.00% Site	Applicants 30 - 39:	60	20.27%
Applicants 60 and over: 37 12.50% Applicant credit score < 600:	Applicants 40 - 49:	35	11.82%
Applicant credit score < 600: 1 0.34% Applicant credit score 600 - 699: 33 11.15% Applicant credit score 700 - 799: 113 38.18% Applicant credit score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3.72% Co-Applicants 90 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicant score < 600: 0 0.00% Co-Applicant credit score < 600: 0 0.00% Co-Applicant credit score 600: 0 0.00% Co-Applicant credit score 600: 0 0.00% Co-Applicant credit score 800 and over: 15 5.07% Co-Applicant credit score 800 and over: 13 4.39% Co-Applicant credit score 800 and over: 13 4.39% Co-Applicant credit score 800 and over: 13 4.39% Co-Applicant credit score 800 and over: 10 0.00% Site Built: 296 100.00% Manufactured Home: 0 <td>Applicants 50 - 59:</td> <td>59</td> <td>19.93%</td>	Applicants 50 - 59:	59	19.93%
Applicant credit score 600 - 699: 33 11.15% Applicant credit score 700 - 799: 113 38.18% Applicant score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3.72% Co-Applicants 30 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicant 60 and over: 22 7.43% Co-Applicant credit score 600: 0 0.00% Co-Applicant credit score 600: 0 0.00% Co-Applicant credit score 600: 15 5.07% Co-Applicant credit score 600: 699: 15 5.07% Co-Applicant credit score 600 - 699: 15 5.07% 6.00% Co-Applicant credit score 800 and over: 13 2.297% Co-Applicant credit score 800 and over: 2 0.00% Site Built: 296 10.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home and land: <td>Applicants 60 and over:</td> <td>37</td> <td>12.50%</td>	Applicants 60 and over:	37	12.50%
Applicant credit score 700 - 799: 113 38.18% Applicant credit score 800 and over: 31 10.47% Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3.72% Co-Applicants 30 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score 600: 0 0.00% Co-Applicant credit score 600: 15 5.07% Co-Applicant credit score 600 - 699: 15 5.07% Co-Applicant credit score 800 and over: 13 4.39% Co-Applicant credit score 800 and over: 10 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Manufactured Home Property Type:	Applicant credit score < 600:	1	0.34%
Applicant credit score 800 and over: 10,47% Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3,72% Co-Applicants 30 - 39: 22 10,81% Co-Applicants 40 - 49: 18 6,08% Co-Applicants 50 - 59: 36 12,16% Co-Applicant score 60 or 699: 36 12,16% Co-Applicant credit score 600: 0 0,00% Co-Applicant credit score 600 - 699: 15 5,07% Co-Applicant credit score 700 - 799: 68 22,97% Co-Applicant credit score 800 and over: 13 4,39% Construction Method Counts: 0 0,00% Site Built: 296 100,00% Manufactured Home: 0 0,00% Invalid or Unknown Construction Method: 0 0,00% Manufactured Home Property Type: 0 0,00% Manufactured Home and land: 0 0,00% Manufactured home and not land: 0 0,00% Manufactured home and not land: 0 0,00%	Applicant credit score 600 - 699:	33	11.15%
Co-Applicant Statistics: 0 0.00% Co-Applicants under 30: 11 3.72% Co-Applicants 30 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Applicant credit score 700 - 799:	113	38.18%
Co-Applicants under 30: 11 3.72% Co-Applicants 30 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Applicant credit score 800 and over:	31	10.47%
Co-Applicants 30 - 39: 32 10.81% Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Co-Applicant Statistics:	0	0.00%
Co-Applicants 40 - 49: 18 6.08% Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Co-Applicants under 30:	11	3.72%
Co-Applicants 50 - 59: 36 12.16% Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Co-Applicants 30 - 39:	32	10.81%
Co-Applicants 60 and over: 22 7.43% Co-Applicant credit score < 600:	Co-Applicants 40 - 49:	18	6.08%
Co-Applicant credit score < 600: 0 0.00% Co-Applicant credit score 600 - 699: 15 5.07% Co-Applicant credit score 700 - 799: 68 22.97% Co-Applicant credit score 800 and over: 13 4.39% Construction Method Counts: 0 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicants 50 - 59:	36	12.16%
Co-Applicant credit score 600 - 699: 15 5.07% Co-Applicant credit score 700 - 799: 68 22.97% Co-Applicant credit score 800 and over: 13 4.39% Construction Method Counts: 0 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicants 60 and over:	22	7.43%
Co-Applicant credit score 700 - 799: 68 22.97% Co-Applicant credit score 800 and over: 13 4.39% Construction Method Counts: 0 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicant credit score < 600:	0	0.00%
Co-Applicant credit score 800 and over: 13 4.39% Construction Method Counts: 0 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicant credit score 600 - 699:	15	5.07%
Construction Method Counts: 0 0.00% Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicant credit score 700 - 799:	68	22.97%
Site Built: 296 100.00% Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Co-Applicant credit score 800 and over:	13	4.39%
Manufactured Home: 0 0.00% Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Construction Method Counts:	0	0.00%
Invalid or Unknown Construction Method: 0 0.00% Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Site Built:	296	100.00%
Manufactured Home Property Type: 0 0.00% Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Manufactured Home:	0	0.00%
Manufactured home and land: 0 0.00% Manufactured home and not land: 0 0.00% NA: 296 100.00%	Invalid or Unknown Construction Method:	0	0.00%
Manufactured home and not land: 0 0.00% NA: 296 100.00%	Manufactured Home Property Type:	0	0.00%
NA: 296 100.00%	Manufactured home and land:	0	0.00%
	Manufactured home and not land:	0	0.00%
Invalid or Unknown Manuf. Property Type: 0 0.00%	NA:	296	100.00%
	Invalid or Unknown Manuf. Property Type:	0	0.00%



RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Manufactured Home Land Interest:	0	0.00%
Direct Ownership:	0	0.00%
Indirect Ownership:	0	0.00%
Paid Leasehold:	0	0.00%
Unpaid Leasehold:	0	0.00%
NA:	296	100.00%
Invalid or Unknown Manuf. Land Interest:	0	0.00%
Dwelling Types:	0	0.00%
1-4 Family Site Built:	268	90.54%
1-4 Family Manufactured:	0	0.00%
Multifamily:	28	9.46%
Multifamily Affordable:	2	0.68%
Underwriting Detail:	0	0.00%
Average Annual Income (in thousands):	169	
Average CLTV:	65	
Average combined DTI:	41	
Purchaser Type Counts:	0	0.00%
Not applicable:	285	96.28%
Fannie Mae:	11	3.72%
Ginnie Mae:	0	0.00%
Freddie Mac:	0	0.00%
Farmer Mac:	0	0.00%
Private Securitization:	0	0.00%
Commercial Bank/Savings/Savings Association:	0	0.00%
Credit union, Mortgage bank, or Finance company:	0	0.00%
Life insurance company:	0	0.00%
Affiliate Institution:	0	0.00%
Other Purchaser Type:	0	0.00%
Invalid or Unknown Purchaser Type:	0	0.00%
Denial-Reason Counts:	0	0.00%
Debt-to-Income-Ratio:	20	6.76%
Employment-History:	3	1.01%
Credit-History:	16	5.41%
Collateral:	1	0.34%
Insufficient-Cash:	4	1.35%
Unverifiable-Information:	0	0.00%
Credit-Application-Incomplete:	0	0.00%
Mortgage-Insurance-Denied:	0	0.00%
Other:	11	3.72%

Reporting Period: 01/01/2022 to 12/31/2022 Last Action Date: 12/29/2022

2022

RECORD NAME	TOTAL RECORDS	PERCENT OF TOTAL
Not applicable:	265	89.53%
Rate Spread Counts (Action Taken 1,2 and 8):	0	0.00%
Number of Loans Reporting Rate Spread:	111	37.50%
Number of Loans Reporting NA:	122	41.22%
Rate Spread Not Set:	0	0.00%
HOEPA Status Counts:	0	0.00%
HOEPA Loans:	0	0.00%
Not a HOEPA Loan:	107	36.15%
Not applicable	189	63.85%
Invalid or Unknown HOEPA Status:	0	0.00%
Lien Status Counts:	0	0.00%
Secured by 1st Lien:	250	84.46%
Secured by 2nd Lien:	46	15.54%
Invalid or Unknown Lien Status:	0	0.00%
Amortization Counts:	0	0.00%
Fixed:	127	42.91%
Adjustable:	79	26.69%
GPM (Fixed):	0	0.00%
HELOC (Adjustable):	0	0.00%
Reverse Mortgage:	0	0.00%
HECM - Standard:	0	0.00%
HECM - Saver:	0	0.00%
Invalid or Unknown Amortization type:	90	30.41%
Application Channel counts:	0	0.00%
Submitted directly to your institution:	267	90.20%
Not submitted directly to your institution:	28	9.46%
NA:	1	0.34%
Invalid or Unknown Application Channel:	0	0.00%
Application Payable To counts:	0	0.00%
Initially payable to your institution:	290	97.97%
Not initially payable to your institution:	5	1.69%
NA:	1	0.34%
Invalid or Unknown Application Payable To:	0	0.00%

Report Filter: