**Case Study #1**

**Property Info**

Address: 6815 CHRYSANTHEMUM CT

City: INDIANAPOLIS

State: INDIANA

Zip: 46214

Est Value: Current BPO is $136,000 and rental estimate is $1,250 per month

Property Type: Single Family Dwelling

Occupied: Owner occupied

Location: TWIN OAKS SECTION ONE L31, PARCEL# 9043821

Property Size: 12,715

**Note Info**

Buyer's Credit Score: 605 (couple of times 30 days late)

Date of Sale: AUGUST 24, 2013

Selling Price: $135,000.00

Amount Financed: $125,000.00

Down Payment: $10,000.00

Orig. # of Months: 360

Monthly Payment: $831.63

**What if we added a balloon at the end of 60 months?**

Balloon Amt.: $117,223

Balloon Date:

Interest Rate: 7%

First Payment Due: SEPTEMBER 1, 2013

# Payments Made: 36

# Payment Remain: 324

Next Payment Date: Sept. 1, 2016

Current Loan Balance: $120,744

Comments: Good Neighborhood

**Case Study #2**

**Note Information**

Property Address: Fallbrook, CA

Borrowers Credit Score/Info:  694 as of closing

Crime Stats:  5

If Orginated after January 10, 2014, was the loan underwritten to Safe Act Standards? Commercial

Current Estimated Value:

Property Type: 7 small rentals (commercial)

Property Occupancy: Tenant

Property Size:

Date of Sale: July 2014

Sell Price: $490,000

Down Payment: $125,000

Amount Financed: $365,000

Original Term in Months: 84

Interest Rate: 3.5%

Monthly Payment: $4,905.55

First Payment Due: Sept 2014

Number of Pymtts Made: 24

Number of Pymts Remaining: 60

Next Payment Due: Sept 2016

Current Balance: $269,525

Does This Note Balloon:

Balloon Date:

Balloon Amount:

**Any Additional Positive or Negative Information about the Property or Property Owner, pictures from a site like Zillow really help: 7 small 1/1 efficiency units.**

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