

USDA United States Department of Agriculture
Rural Development




TRANSACTION DETAILS



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Training Objectives

- Details of Transaction
- Other Credits
- Declarations
- Information for Government Monitoring Purposes
- Loan Origination Information


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Transaction Details

Details of Transaction	
a. Purchase Price	\$140,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed ⬇	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00

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Transaction Details: Purchase

Details of Transaction	
a. Purchase Price	\$140,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed ⬇	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00

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Transaction Details: Refinance

Details of Transaction	
a. Purchase Price	\$0.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance Amount	\$140,000.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00

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Transaction Details: New Construction

Details of Transaction	
a. Purchase Price	\$135,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$5,000.00
d. Refinance Amount	\$0.00
e. Estimated prepaid items	\$1,000.00
f. Estimated closing costs	\$2,000.00
g. Funding Fee, Guarantee Fee	\$1,444.44
h. Discount (if Borrower will pay)	\$0.00
i. Total Costs (add items a through h)	\$144,444.44
j. Subordinate Financing	\$0.00
k. Borrower's closing costs paid by seller	\$0.00
l. Other Credits (sum of Other Credits below)	\$500.00
m. Loan Amount (exclude Funding Fee, Guarantee Fee financed)	\$143,000.00
n. Funding Fee, Guarantee Fee financed	\$1,444.44
o. Loan Amount (add m & n)	\$144,444.44
p. Cash from/to Borrower (Subtract j, k, l & o from i)	-\$500.00

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Transaction Details

Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract	\$500.00	check cleared 2-1-2017
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	

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Transaction Details

Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract	\$500.00	check cleared 2-1-2017
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	

Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

Description of Other Credits

Del	Cash Deposit on Sales Contract
Del	Select One
Del	Borrower Paid Fees
Del	Cash Deposit on Sales Contract
Del	Employer Assisted Housing
Del	Lease Purchase Funds
Del	Lender Credit
Del	Non Parent Relative
Del	Relocation Funds
Del	Seller Credit
Del	Other

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Transaction Details

Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract	\$500.00	check cleared 2-1-2017
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	

Insert More Other Credits Information

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Transaction Details


Other Credits

To prevent duplicate entry of funds, do not enter interested party contributions in both Assets and Other Credits.

	Description of Other Credits	Amount	Describe Source
Del	Cash Deposit on Sales Contract	\$500.00	check cleared 2-1-2017
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	
Del	Select One	\$0.00	


Insert More Other Credits Information

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Transaction Details

Declarations
(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "f", please provide an explanation in the space provided.)

	Applicant's Name	Response	If Yes, Explanation
a. Are there any outstanding judgments against you? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
b. Have you been declared bankrupt within the past 7 years? ^(*)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical

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Transaction Details

Declarations
(Answer the questions below for the borrower and co-borrower(s) (if any). If you answer "Yes" to any of the questions "a" through "f", please provide an explanation in the space provided.)


	Applicant's Name	Response	If Yes, Explanation
a. Are there any outstanding judgments against you? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
b. Have you been declared bankrupt within the past 7 years? ^(*)	Homeowner, John	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
	Homeowner, Mary	<input checked="" type="radio"/> Yes <input type="radio"/> No	discharged 2/2012 medical
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
d. Are you a party to a lawsuit? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	
f. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? ^(*)	Homeowner, John	<input type="radio"/> Yes <input checked="" type="radio"/> No	
	Homeowner, Mary	<input type="radio"/> Yes <input checked="" type="radio"/> No	

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g. Are you obligated to pay alimony, child support, or separate maintenance? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
h. Is any part of the down payment borrowed? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
i. Are you a co-maker or endorser on a note? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
j. Are you a U.S. Citizen? [Ⓜ]	Homeowner, John <input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
k. Are you a permanent resident alien? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
j. Are you a U.S. Citizen? [Ⓜ]	Homeowner, John <input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
k. Are you a permanent resident alien? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input checked="" type="radio"/> Yes <input type="radio"/> No	194

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l. Do you intend to occupy the property as your primary residence? If "Yes", complete question m below. [Ⓜ]	Homeowner, John <input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input checked="" type="radio"/> Yes <input type="radio"/> No	<input type="text"/>
m. Have you had an ownership interest in a property in the last 3 years? [Ⓜ]	Homeowner, John <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
	Homeowner, Mary <input type="radio"/> Yes <input checked="" type="radio"/> No	<input type="text"/>
(1) What type of property did you own?	Homeowner, John <input type="text" value="Select One"/>	<input type="text"/>
	Homeowner, Mary <input type="text" value="Select One"/>	<input type="text"/>
(2) How did you hold title to the home?	Homeowner, John <input type="text" value="Select One"/>	<input type="text"/>
	Homeowner, Mary <input type="text" value="Select One"/>	<input type="text"/>

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Transaction Details

Information for Government Monitoring Purpose

Demographic Information
(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)


Borrower	Check if Applicant Does not Wish to Furnish	Race ^(F)	Ethnicity ^(F)	Gender ^(F)	Date Application Signed ^(F)
Homeowner, John	<input type="checkbox"/>	<input checked="" type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Male	03/03/2017
Homeowner, Mary	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Female	03/03/2017

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Transaction Details

Information for Government Monitoring Purpose

Demographic Information
(If borrower does not wish to furnish Race and Ethnicity data, Lender is required to complete based on visual observation.)

Borrower	Check if Applicant Does not Wish to Furnish	Race ^(F)	Ethnicity ^(F)	Gender ^(F)	Date Application Signed ^(F)
Homeowner, John	<input type="checkbox"/>	<input checked="" type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input type="checkbox"/> White	<input type="radio"/> Hispanic / Latino <input checked="" type="radio"/> Non Hispanic / Latino	Male	03/03/2017
Homeowner, Mary	<input type="checkbox"/>	<input type="checkbox"/> American Indian / Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black / African American <input type="checkbox"/> Hawaiian / Pacific Islander <input checked="" type="checkbox"/> White	<input checked="" type="radio"/> Hispanic / Latino <input type="radio"/> Non Hispanic / Latino	Female	03/03/2017

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Transaction Details: No TPO

Loan Originator Information

Application Taken By ^(F)

Interview Date ^(F)

Did a third party originate this loan? ^(F)

Lender ID ^(F)

USDA Assigned Branch Nbr ^(F)

Originator Name ^(F)

Originator NMLS Identifier

Originator Phone Number

Company Name ^(F)

Company NMLS Identifier

Company Address ^(F)

City ^(F)

State/Zip ^(F) [Zip Code Lookup](#)

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Transaction Details: TPO

Loan Originator Information

Application Taken By ^(F)

Interview Date ^(F)

Did a third party originate this loan? ^(F)

Tax ID Number ^(F)

Originator Name ^(F)

Originator NMLS Identifier

Originator Phone Number

Company Name ^(F)


Company NMLS Identifier

Company Address ^(F)


City ^(F)

State/Zip ^(F) [Zip Code Lookup](#)

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