



PORTFOLIO AGREEMENT

INTRODUCTION

Borrower:

Address:

Phone:

Email:

Loan Number:

Manner in Which title will be Held:

☐ community property ☐ joint tenants ☐ single man ☐ single woman
☐ married man ☐ married woman ☐ tenants in common

Co-Borrower:

Address:

Phone:

Financial Institution Contact:

Prepared by:

DETAILS OF THE CREDIT REQUEST

Loan Request:

Loan Purpose:

Term:

Rate:

Origination Fee:

Processing Fee:

Escrow:

Transaction Details: (Summarize the loan request including: transaction purpose, address, and income calculation method)

COLLATERAL DETAILS

Collateral Description:

Loan to Value:

Appraised Value:

Combined LTV:

COVENANTS & CONDITIONS: MUST BE FILLED OUT BY THE FINANCIAL INSTITUTION

REQUIRE	WAIVE	
<input type="checkbox"/>	<input type="checkbox"/>	Verification of Employment
<input type="checkbox"/>	<input type="checkbox"/>	30 days pay stubs
<input type="checkbox"/>	<input type="checkbox"/>	W2's - last two years
<input type="checkbox"/>	<input type="checkbox"/>	Tax returns
<input type="checkbox"/>	<input type="checkbox"/>	Photo ID
<input type="checkbox"/>	<input type="checkbox"/>	Homeowners Insurance
<input type="checkbox"/>	<input type="checkbox"/>	Appraisal
<input type="checkbox"/>	<input type="checkbox"/>	Flood certification
<input type="checkbox"/>	<input type="checkbox"/>	Clear title
<input type="checkbox"/>	<input type="checkbox"/>	Acceptable purchase contract
<input type="checkbox"/>	<input type="checkbox"/>	Is PMI (private mortgage insurance) required?
<input type="checkbox"/>	<input type="checkbox"/>	High price loan calculation results
<input type="checkbox"/>	<input type="checkbox"/>	QM report/ATR worksheet
<input type="checkbox"/>	<input type="checkbox"/>	Other
<input type="checkbox"/>	<input type="checkbox"/>	Other
<input type="checkbox"/>	<input type="checkbox"/>	Other

Loan is saleable: ☐ YES ☐ NO Servion Mortgage to Underwrite: ☐ YES ☐ NO

BORROWER CREDIT ANALYSIS

Primary Source of Repayment: (all mortgage debt obligations must be included in calculating DTI)

Income

Other Debt Obligations

Borrower's Monthly Income		Child Support/Alimony	
Co-Borrower's Monthly Income		Monthly Debt Repayment	
Total Monthly Income		Total Monthly Household Debts	

Mortgage Related Obligations

First Mortgage Payment			
Second Mortgage Payment			
Other Mortgage Payments			
Total Mortgage P&I Payment			
Monthly MI (if applicable)			
Monthly RE Taxes			
Monthly Insurance			
Monthly HOA (if applicable)			
Total Mortgage Payment			

Has the borrower declared Bankruptcy?

If yes, Financial Institution to initial and acknowledge that a bankruptcy exists and loan is still being approved:

SUMMARY OF THE CREDIT ANALYSIS

Strengths:

Weaknesses:

Policy Exceptions:

APPROVAL SIGNATURE

The Financial Institution acknowledges and understands that all credit decisions have been made by the Financial Institution. It is also the responsibility of the Financial Institution to ensure that the loan meets their QM and Ability to Repay guidelines. Servion, Inc. assumes no responsibility and makes no representations or warranties based on credit decision or underwriting approvals/denials. Servion, Inc. assumes no risk in the event the Financial Institution is unable to sell this loan, as a seasoned loan in the future.

Signature

Date

Print Name

Title