



How to View Your Loan Decision

1. Once a credit decision has been made, you will receive an email from your Underwriter providing details of the decision as well as any conditions that must be provided. You will also receive a separate email containing a PDF version of the decision for your reference.

From: On behalf of randa.elfarra@atlending.com <messenger@lendingqb.com>
 Sent: Tuesday, April 26, 2022 12:26 PM
 To: Todd Cernan <todd.cernan@atlending.com>; Shannon Tussey
 Subject: 2022040128 - Underwriting Approval Certificate

Note from Randa ElFarra:
 Congratulations!! Your loan for #2022040128 has been approved. Please see attached Approval Certificate. Please cont

AT Lending

APPROVAL CERTIFICATE

April 26, 2022 12:26 PM PDT Ref #: 2022040128
 STG MORTGAGE Inc dba AT Lending
 765 The City Drive Suite, Suite 200
 Orange, CA 92868

This mortgage loan has been approved on behalf of the above noted client with the following terms and conditions.

| | | | |
|-----------------------------|------------|--------------------------|--------------------|
| Loan Number | 2022040128 | All Response | None/Not Submitted |
| Approval Date | 4/26/2022 | Approval Exp Date | 7/14/2022 |
| Rate Lock Expiration | | | |

Loan Information

| | | | |
|---------------------------|---------------------|-----------------------|------------------------------|
| Loan Amount | \$346,500.00 | Loan Purpose | Refinance Cash-out |
| Total Loan Amount | \$346,500.00 | Cashout Amount | \$60,000.00 |
| Mortgage Insurance | No MI | Impound? | Yes |
| Upfront NIP Fee | \$0.00 | Term / Due | 360 / 360 Months |
| Financed | | Loan Program | 30 YR FIXED 3 YR PPP - DSCR |
| Note Rate | 7.500% | Payment Type | Principal & Interest |
| Max DTI / Rate | N/A | Documentation | Debt Service Coverage (DSCR) |
| LTV / CLTV / HCLTV | 70.000% / 70.000% / | | |

Collateral

| | | | |
|---------------------------|--------------|-------------------------|------------|
| Home Value | \$495,000.00 | Property Type | SFR |
| Appraised Value | \$495,000.00 | Property Purpose | Investment |
| Appraisal Exp Date | | Asset Exp Date | |

#2022040128

RE Randa El-Farra
 To: [Redacted]
 Cc: Todd Cernan, Shannon Tussey

APPROVAL CERTIFICATE-PAYTON.pdf
 475 KB

Congratulations!! Your loan for #2022040128 has been approved. Please see attached Approval Certificate.

Randa El-Farra
 Sr. Non QM Underwriter
 STG Mortgage | AT Lending
 P: (949) 558-0429 Ext. 9049
 A: 765 The City Dr. S, Suite 200
 Orange, CA 92868
www.stgmortgage.com
www.atlending.com

If you have any questions regarding your credit decision, please do not hesitate to reach out your your AM, AE, or your Underwriter. They will be happy to answer any questions you may have!

Equal Housing Lender | Turn time estimates are subject to change without notice at STG Mortgage dba AT Lending's sole discretion. Program rates and parameters are subject to change without notice. Turn times are estimates and are not or guaranteed. STG Mortgage dba AT Lending | 765 The City Drive S, Suite 200, Orange, CA 92868 | 855.528.5363 | NMLS ID# 2091912, BRE# 02139403.