



GLOBALBRIDGE
HOLDINGS LLC

MORTGAGE SCORECARD

NAME: _____

SUBJECT PROPERTY INFORMATION

FULL ADDRESS (include apartment or unit number)

CITY

STATE

ZIP

HOME PHONE

CELL PHONE

BEST TIME TO CALL

E-MAIL

LENDER

LOAN NUMBER

CASE MANAGER

The purpose of this scorecard is to evaluate your mortgage. Based on the score and results, you will be assigned an auditor.

Here is a list of items you should have ready in case we need them to complete your audit.

- Mortgage Loan Application (Form 1003)
- Signed copy of your Note
- Signed copy of Note Riders
- Signed copy of your Mortgage
- Servicing or Transfer Disclosure
- Most recent mortgage statement
- Any foreclosure letters from lender or lender's attorney
- All loan modification paperwork
- All court paperwork pertaining to a possible foreclosure
- A Notice of Default (if applicable)
- A Notice of Sale (if applicable)
- Good Faith Estimate (Forensic Audits Only)
- Truth-In-Lending Disclosure (Forensic Audits Only)
- HUD-1 Settlement Statement (Forensic Audits Only)

Note: This information will only be used to make a preliminary search of public records and assign an auditor. All information provided will be held in the strictest confidence. There will be absolutely no selling/trading of your personal information. If you prefer to communicate via e-mail or text, please indicate above where it states, "Best time to call".



GLOBALBRIDGE
HOLDINGS LLC

MORTGAGE SCORECARD

Fill in all the circles that apply.

1. I purchased my home
 - Before 2001 (1 point)
 - Between 2001 to 2007 (3 points)
 - After 2007 (1 points)

2. I refinanced my home
 - I never refinanced my home (0 points)
 - 1 time (1 points)
 - 2 times (2 points)
 - 3 or more times (3 points)

3. I last refinanced my home
 - I never refinanced my home (0 points)
 - Before 2001 (1 point)
 - Between 2001 to 2007 (3 points)
 - After 2007 (1 point)

4. Did I ever refinance my loan to take cash out?
 - Yes (1 points)
 - No (2 point)
 - I never refinanced (0 points)

5. I used the cash out to
 - I did not take cash out (0 points)
 - To pay off debts (1 points)
 - For home improvement (1 points)
 - For education (1 point)
 - To purchase a home (1 points)
 - Have as extra savings, which was recommended by the loan officer (3 points)

6. The loan I received when I purchased my home was
 - A Fixed rate mortgage for 10 or more years (1 point)
 - An Adjustable Rate Mortgage (ARM) (3 points)
 - An Option ARM (Pick-A-Payment) (4 points)
 - A Balloon (2 points)

7. If you were given an ARM, did you receive a Consumer Handbook on Adjustable Rate Mortgages (CHARM) for this loan?
 - I was not given an ARM (0 points)
 - Yes (0 points)
 - No (2 points)

8. The loan I received when I last refinanced my home was a
 - A Fixed rate mortgage for 10 or more years (1 point)
 - An Adjustable Rate Mortgage (ARM) (3 points)
 - An Option ARM (Pick-A-Payment) (4 points)
 - A Balloon (2 points)

9. If you were given an ARM for your last refinance, did you receive a Consumer Handbook on Adjustable Rate Mortgages (CHARM) for this loan?
- I was not given an ARM loan (0 points)
 - Yes (0 points)
 - No (3 points)

Questions 10 – 13 are for those with Adjustable Rate Mortgages (ARM's)

10. The ARM I received for my purchase was
- Fixed for 3 or more years and adjusted every year thereafter (2 points)
 - 2/28, 3/27, 2/38 or 3/37 Subprime or ALT-A loan (4 points)
 - Option ARM (Pick-A-Payment) (4 points)
11. My ARM interest rate adjusts
- Every month (3 points)
 - Every 6 months (2 points)
 - Every year (1 point)
12. The lifetime cap on my loan is
- 5% (0 point)
 - 6% (2 points)
 - 7% or higher (4 points)
13. The Index for my loan was explained to me as a
- London Interbank Offered Rate (Libor) (3 points)
 - Constant Maturity Treasury (CMT) (4 points)
 - Monthly Treasury Average (MTA) (4 points)
 - Cost of Funds Index (COFI) (4 points)
 - Cost of Savings Index (COSI) (4 points)
 - Certificate of Deposit Index (CODI) (4 points)
 - I have no clue (4 points)
14. Did you ever apply for a loan modification?
- Yes (2 points)
 - No (0 point)
15. Are you currently in a loan?
- Yes (3 points)
 - No (0 point)
16. Was a new Note created when you started your loan modification?
- Yes (3 points)
 - No (0 point)
17. On the Good Faith Estimate (GFE) and/or Hud-1 (Settlement Statement), I was charged the following fees
- Non-refundable application fee (3 points)
 - Commitment fee (3 points)
 - Courier fee (2 points)
 - 1% origination or broker fee (0 point)
 - 2% origination or broker fee (1 point)
 - 3% origination or broker fee (2 points)
 - More than a 3% origination broker fee (5 points)
 - Both origination and broker fee (2 points)
 - An origination fee and a loan discount fee (2 points)
 - Credit report fee over \$25 (3 points)
 - Appraisal fee over \$500 (2 point)

- Processing fee over \$800 (3 point)
 - Yield Spread Premium (YSP) of 3% (2 points)
 - Yield Spread Premium (YSP) over 3% (4 points)
- 18. I was given my HUD-1 (Settlement Statement)
 - 72 hours or more before closing (0 points)
 - Within 72 hours of closing (2 points)
 - At closing (3 points)
 - I can't remember (0 points)
- 19. My loan was one of the following
 - Full doc loan (pay stubs were provided) (0 points)
 - Bank statement loan (bank statements were used to qualify income) (2 points)
 - Stated income loan (I did not have to prove my income) (3 points)
 - No doc loan (No income or job was needed to qualify) (3 points)
- 20. I was given a stated income or no income verification loan, but I worked as a W-2 employee and received paystubs from my job
 - Yes (5 points)
 - No (0 points)
- 21. My lender or mortgage banker is still in business
 - Yes (1 point)
 - No (3 points)
- 22. My loan is registered with MERS (Mortgage Electronic Registration System) number. You can check this on the first page of your Mortgage or Deed of Trust.
 - Yes (1 points)
 - No (0 points)
 - Not sure (0 points)
- 23. Were you ever late 90 days or more on your current loan?
 - Yes (3 points)
 - No (0 points)
- 24. I obtained my mortgage from a
 - Broker (2 points)
 - Direct lender (2 points)
 - National Bank (2 point)
 - Credit Union (0 points)
 - Small Local Bank (0 points)
- 25. My property is
 - Owner occupied (1 points)
 - Second home (2 points)
 - Investment property (2 points)
- 26. Were you provided with a Transfer or Loan Servicing Disclosure within 3 days after completing your loan application (Form 1003) for your current loan?
 - Yes (0 points)
 - No (2 point)
 - Not sure (0 points)

27. Were you provided with an Equal Credit Opportunity (ECOA) Disclosure within 3 days after completing your loan application (Form 1003) for your current loan?
- Yes (0 points)
 - No (2 point)
 - Not sure (0 points)
28. Were you provided with a Lock-In Rate Disclosure within 3 days after completing your loan application (Form 1003) for your current loan?
- Yes (0 points)
 - No (2 point)
 - Not sure (0 points)
29. Were you provided with a Good Faith Estimate (GFE) within 3 days after completing your loan application (Form 1003) for your current loan?
- Yes (0 points)
 - No (2 point)
 - Not sure (0 points)
30. Were you provided with a Truth-In-Lending disclosure (TIL) within 3 days after completing your loan application (Form 1003) for your current loan?
- Yes (0 points)
 - No (2 points)
 - Maybe (0 points)
31. If you refinanced, did any of the items below change at closing?
- I did not refinance (0 points)
 - The interest rate was higher than originally stated (5 points)
 - The loan program changed from a fixed rate to an adjustable rate (3 points)
 - The closing costs were higher than originally stated (3 points)
 - Additional fees were added at closing (4 points)
 - I received less cash back than originally stated (3 points)
32. Did your lender require that you add your spouse or co-borrower to your loan, even-though they did not use their income to qualify?
- Yes (2 points)
 - No (0 points)
 - Not sure (0 points)
33. If you refinanced your property, did your lender provide you and the co-borrower (if applicable) with TWO copies of the Notice of Right to Cancel?
- Yes (0 points)
 - No (3 points)
 - I did not refinance (0 points)
34. Did your loan officer educate you about the terms and features of your current loan?
- Yes (0 points)
 - No (3 points)
35. The signatures on all my loan documents and disclosures match
- Yes (0 points)
 - No (5 points)