

# WaterfallCalc Input Worksheet

		Date	
		Reviewer	
Loan Number			
Insurer		Investor	
Case Number			
ADP			
Borrower 1			
Borrower 2			
Mailing Address			
City/State/ZIP			
Is the property address the same as the mailing address?			
Property Address			
City/State/ZIP			
Is Borrower 1 currently unemployed?			
Is Borrower 2 currently unemployed?			
RFD			

Must be "verifiable loss of income or increase in living expenses."

### Original Loan Information

Original Principal

Closing Date

Refi?

Maturity Date

Interest Rate

P&I Payment

T&I Payment

Single Late charge

Waive all LC this default?

### Default Information

Unpaid Principal Balance

Escrow Balance

Last Paid Installment

### Borrower Financial Information

Total Gross Income

Total Net Income

Net Cashflow

### Loan Investor/Holder Variances:

Has the Holder of the Mortgage been granted a Variance from FHA?

### Delinquent Interest Calculations:

Straight Interest  $[(UPB \times Interest\ Rate)/12 \times \# \text{ Mos Delq}]$

Amortized Interest [Amortize as if payment had been received]

## Starting Calculator

Mod Delay Start

Mod Effective Delay

Does Borrower have funds to contribute to the delinquency?

If so, how much?

Will funds will be received prior to the release of a Plan Agreement?

## Loan Investor/Holder Variances:

Has the Holder of the Mortgage been granted a Variance from FHA?

## Escrow Analysis Information

Item	Payment Type	Annual Amount	Due Dates
County Taxes			
County Taxes			
FHA-MIP or PMI			
Hazard Ins			
Ground Rent			
Flood Ins			
Other			
Other			

## Escrow Analysis Information Continued

Cushion (months)  
# of Trial Pymts  
Apply full Trial pymts to escrow  
Suggested Shtg Spread  
Shortage Spread  
Suspense funds Available  
Susp Funds Used to reduce shortage  
Unscheduled Pmt rec'd prior to Mod  
Unscheduled Disb made prior to Mod  
Use Overage to reduce Capitalization?


## Scheduled Payment Change - Due to Escrow Analysis

Payment Change Date  
New Total Payment


# of pymts @ old amt  
New T&I Pymt


## FHA Only

Interest Rate Reduction

Term Extension

## New Interest Rate

<http://www.freddiemac.com/pmms/release.html>

FHLMC 30 Yr Rate

Client Rate Override

Modification Rate

## Trial Payment Plan

Plan Start Date

## Previous Loss Mitigation Postings

Date of Loan Mod

## Partial Claims/HAMPs

Date Posted	Amounts	UPB

## All Other Loan Types (Except FHA)

### Previous Loss Mitigation Postings

Date of Loan Mod

Date of Loan Mod

Date of Loan Mod

Date of Loan Mod

Credit Report Date:

Average Credit Score:

Average Credit Score:

RFD

Resolved:

Verifiable Loss of Income or Increase in Living Expenses:

Borr submitted loss mit package?

### Property Status

Occupancy

Usage

Number of Units

Condition

Property Report Date

AVM/BPO Value (FNMA)

## Legal Status

Active Status  
Legal Fees/Costs  
Lien Position  
# of Mtgs on Prop


## Capitalization Restrictions

Esc Shtg/Out of Pocket  
Legal Fees and Costs  
Delinquent Interest


## HOA Information

Monthly HOA  
Past Due HOA
