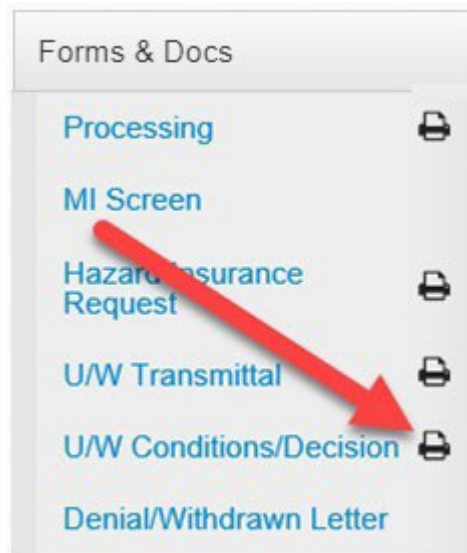


# How to view your loan decision



- Log on to our site <https://5thstreetcapital.mortgagebotlos.com/>
- Click on your borrower
- On the left side click 'Forms and Docs'
- Click the **printer icon** to the right of 'U/W Conditions/Decision'
- A pop up will appear with the Approval and Conditions

If the condition no longer appears on the 'Loan Approval', the condition has been cleared by the underwriter

If there is a date under 'condition date' a new condition was added after the underwriter reviewed the file

If there are asterisks (\*\*) within the condition this indicates the UW has reviewed the documentation provided and has provided notes on why more is needed to sign off on the condition

If there is a condition under Suspense (SUS), the status of your loan is Suspended ;refer to the condition for the items to help clear the suspension

All prior to CD conditions need to be satisfied before we can issue a CD

Example below: 4 PTCO conditions left to clear, 1 condition was added after initial underwriting so a date was entered under 'condition date' and one condition has \*\* indicating the reason the condition cannot be cleared with what was provided

<b>Prior to Closing Disclosure(PTCD):</b>				
Status	Condition Date	Condition	Date Received	Date Cleared
Pending		3. Hazard Insurance - Homeowner's Policy Coverage Requirements: Dec page to state 100% Replacement Cost (or similar verbiage); OR Cost Estimator from Insurer to evidence issued coverage amount is sufficient for 100% replacement; OR coverage amount equal to the loan amount as long as that amount equals at least 80% of the insurable value. Purchase: Provide HOI Dec page reflecting mortgagee clause and paid receipt. Mortgagee clause: 5th Street Capital, Inc. ISAOA, ATIMA 2020 Camino Del Rio N, Suite 700 San Diego CA 92108.		
Pending	04/21/2021	90. FYI: credit references are expired for Davivienda, prelim expires 8/7, assets expire 8/31, income expires 8/15, appraisal expires 9/20		
Pending		41. ***THE DAVIVIENDA UPLOADED DOES NOT UPDATE THE CREDIT REFERENCE.*** Credit references are expired and need to be updated.		
<b>Suspense(SUS):</b>				
Status	Condition Date	Condition	Date Received	Date Cleared
Pending		***BORROWERS DO NOT RATIO: lowered loan amount to rate/term, using 2020 W-2, 2019 rental income, leases for subject rental income. Cant use depreciation on subject or NOL for income. Even paying off all debt does not allow the borrowers to ratio.		