

Origination income 12 loans of which five were kept in house and seven sold to an agency with servicing retained

Federal Credit Union			Mortgage Program				Origination Income						
Disb Date	Rate	Name	Principle	Fees	Price	Premium	Pre-Paid Int	Int Pd by Freddie	Serv Fee	Monthly Service Fee Income	Fees LP&QC	Admin Fee	Net Income
01/03	6.38% A		\$50,000.00	\$550.00	102.363	\$1,181.50	\$253.17	\$170.65	0.25%	\$4.17	\$80.00	\$250.00	\$1,825.32
		Investment property hit				-\$750.00							-\$750.00
01/03	5.13% B		\$72,000.00	\$550.00	100.568	\$408.96	\$242.64	\$204.75	0.25%	\$6.00	\$80.00	\$250.00	\$1,076.35
01/06	6.13% C		\$71,000.00	\$550.00	101.543	\$1,095.53	\$262.02	\$301.26	0.25%	\$5.92	\$80.00	\$250.00	\$1,878.81
		Cash out fee				-\$177.50							-\$177.50
01/09	5.38% D		\$50,000.00	\$550.00	0	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	\$80.00	\$250.00	\$220.00
01/09	5.25% E		\$208,000.00	\$550.00	101.2798	\$2,661.98	\$538.56	\$731.11	0.25%	\$17.33	\$80.00	\$250.00	\$4,151.65
01/10	5.38% G		\$75,000.00	\$550.00	101.686	\$1,264.50	\$187.68	\$533.91	0.25%	\$6.25	\$80.00	\$250.00	\$2,206.09
01/13	6.00% H		\$112,000.00	\$550.00	101.063	\$1,190.56	\$349.79	\$518.78	0.25%	\$9.33	\$80.00	\$250.00	\$2,279.13
01/14	5.63% I		\$59,500.00	\$550.00	0	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	\$80.00	\$250.00	\$220.00
01/17	6.00% J		\$101,900.00	\$550.00	101.391	\$1,417.43	\$167.50	\$81.38	0.25%	\$8.49	\$80.00	\$250.00	\$1,886.31
01/21	5.38% K		\$64,000.00	\$550.00	0	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	\$80.00	\$250.00	\$220.00
01/21	5.25% L		\$27,500.00	\$550.00	0	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	\$80.00	\$250.00	\$220.00
01/29	7.50% M		\$10,000.00	\$550.00	0	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	\$80.00	\$250.00	\$220.00
Jan Totals			\$900,900.00	\$6,600.00		\$8,292.96	\$2,001.36	\$2,541.84		\$57.49	\$960.00	\$3,000.00	\$15,476.16

Note: income per loan was \$1,289.68.