

version 3

Deficiency Evaluation Tool



Select state in which property is located

FL - Florida

Owner Occupancy: Was the home owner occupied at the time of origination?

Owner-occupied

Purchase money: Did the first lien finance the home purchase?

Yes

Is the first-lien investor non-delegated?

No

Is there a BAC second lien?

No second lien

Is there a mortgage insurer (MI)?

No MI

Is FNMA (Fannie Mae) the investor?

Yes

Have we received an appropriate contribution, or has FNMA agreed to close without a contribution?

Yes

Send approval letter:

[Waive deficiency language](#)