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**From:** Bethany Dent  
**Sent:** Tuesday, August 18, 2020 11:57 AM UTC  
**To:** Shannon Yost  
**CC:** Gilbert Bennett  
**Subject:** Re: My Easy Mortgage, LLC | Mosby xxxx1565 | Initial underwriting complete with conditional approval  
**Attachments:** Underwriting Disposition - All Outstanding (Condensed) - 2020-08-18T075238.501.pdf

Hi Shannon,

Octane had a close date of Sept. 1st. We are closed due to Labor Day. Will Sept. 2nd work? If so, we will need all documents submitted to the UW by 8/26 to meet this close date.

1. Rate locked
2. Letter of Explanation and Source | Large Deposit- Bank of America - 9041 large deposit on 05/29/20 for \$36,000.00
3. Updated asset statements
4. Credit report invoice
5. EMD- need wire receipt from title company to verify funds were received
6. HOI and RCE
7. Evidence of Liquidation
8. Evidence of Rental Housing Payment
9. Homeowner's Association CC&R- title should have this
10. Address LOE- [REDACTED] Bolton Street, Baltimore, MD 21217
11. Letter of Explanation | Occupancy Status - Purchase
12. Paystubs- customer works in baltimore MD and lives in Kissimmee florida.
13. Survey and invoice
14. Contract- personal property for furniture needs to be removed from contract
15. Terms of Withdrawal
16. Title

Please let me know if you have any questions. The current underwriting and closing turn times are 48/72 business hours.

On Mon, Aug 17, 2020 at 3:55 PM Bethany Dent via Octane <[no-reply15@cardinalfinancial.com](mailto:reply15@cardinalfinancial.com)> wrote:



Hi Gilbert and Shannon,

Gov't Exhibit No. 64  
Case No. \_\_\_\_\_  
Identification \_\_\_\_\_  
Admitted: \_\_\_\_\_

I'm pleased to report that loan Mosby xxxx1565 has completed initial underwriting and is approved with conditions. Please find attached a document detailing the remaining conditions.

To access this loan in Octane, click [here](#).

If you have any questions, please call me at 980.238.2717. If I'm unavailable, please contact Customer Care at 855.561.4944 from 8:00 a.m. to 8:00 p.m. Eastern or at [customercare@cardinalfinancial.com](mailto:customercare@cardinalfinancial.com).

Thank you,

**Bethany Dent**  
980.238.2717  
Wholesale Client Advocate  
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