

SummaryConditionsIncome

Income > MLB CertAlnty

Income Calculation Report

Type Conventional

Instruct AgentSave and FreezeRefresh Income CalculationPrint PDFDownload Excel

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APPLICATION INCOME

\$500.00

Per MISMO / URLA

QUALIFYING INCOME (MLB CERTAINTY)

\$12,500.00

Used in DTI calculation

STATUS

Provisional (Saved)

Income Sources

Verified sources counted toward qualifying income. Click Remove to demote a source down to Potential Income Opportunities.

INCOME SOURCE	BORROWER	VERIFICATION	QUALIFIED / MO	NOTES
Base Pay	Seymour Skinner	O Not verified	\$12,500.00	X Remove
Springfield Elementary				
				/ Obtain current paystub covering the most recent expected pay period and showing YTD earnings.; Complete pre-closing verbal, written, or email VOE within 10 business days of note date.
Totals			\$12,500.00	

Potential Income Opportunities

Sources not currently counted toward qualifying income. Click + Add to promote one into Income Sources.

2 opportunities

INCOME SOURCE	BORROWER	DOCUMENT	EST MONTHLY	NOTES
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Income Analysis
MLB CertAlnty reviews uploaded borrower documents and generates income calculations to assist with loan qualification.

Income Calculation Support
The platform analyzes income documentation and provides detailed calculations for a variety of income types, including self-employed borrowers and borrowers with multiple income sources.

Instruct Agent
Users can provide guidance on how income should be evaluated, allowing the system to focus on specific qualifying strategies and loan scenarios.

File Review Efficiency
By automating portions of the income review process, MLB CertAlnty helps reduce manual calculations and supports more efficient file preparation.

- Key Features**
- Automated income analysis
 - Detailed income calculations
 - Self-employed borrower support
 - Multiple income source analysis
 - Instruct Agent guidance tool
 - Pre-submission file review support

Outcome
Provides greater visibility into borrower income, supports loan structuring decisions, and helps identify potential qualifying opportunities before submission.

GETTING STARTED IS EASY

Step 1:
Register for an MLB CertAlnty Webinar
www.mlbwholesale.com/webinars

Step 2:
Complete User Agreements
Once you attend a webinar, the following must be completed:

- Company User Agreement (signed by an authorized signor)
- Individual User Agreement

Loan File Companion

JB Jonathan Brandao

Let's discuss this condition: Complete Final Verification of Employment for Seymour Skinner. Walk me through how we can resolve this.

MLB CertAlnty

To resolve the **Complete Final Verification of Employment for Seymour Skinner** condition, we need to confirm that Seymour is still actively employed at Springfield Elementary right before closing. Because the current paystub on file is dated April 2025 and the estimated closing date is June 30, 2026, we must obtain a current verification to satisfy Fannie Mae requirements.

Here are the acceptable ways we can clear this condition:

- Verbal Verification of Employment (VVOE):** We can independently obtain a phone number for Springfield Elementary and call them to verbally confirm Seymour's employment status. This must be completed within **10 business days prior to the note date**. We will need to document the date of the call, the source of the phone number, and the name and title of the person who confirmed the

- Loan File Companion**
- Answers file-specific questions
 - Explains underwriting requirements
 - Clarifies loan conditions
 - Creates borrower-friendly explanations
 - Tailors messaging by audience
 - Supports multiple languages

SummaryConditionsIncome

Filter by name...

Application1 condition to clear

Resolve Occupancy and Intent to Occupy for S...

Assets3 conditions to clear

Provide Acceptable Asset Documentation for ...

Provide Source and Documentation for Earnings...

Source Large Deposit from Montgomery Burns

Credit1 condition to clear

Obtain Updated Tri-Merge Credit Report and R...

Income/Employment4 conditions to clear

Complete Final Verification of Employment for ...

Obtain Signed IRS Form 4506-C for Seymour ...

Provide Current Income Documentation for Se...

Provide Two-Year Income History or Acceptab...

Liabilities2 conditions to clear

Disclose and Document All Liabilities for Seym...

Conditions Overview

17 Outstanding Conditions

Print PDF

Summary

Single borrower (Seymour Skinner) W-2 wage earner qualifying off Springfield Elementary income (\$12.5k/mo) on a Fannie Mae conventional purchase.

- Funds-to-close sourcing not supported (current asset statement issues; EMD and gift/large deposit paper trail incomplete).
- Credit/AUS + liabilities not final (needs tri-merge/DU resubmission and reconciled liabilities for a reliable DTI).
- Income verification is stale/incomplete (current paystub/VOE plus 2-year history/4506-C still needed).

Have questions? Try asking the Loan File Companion:

"Outline the active conditions and how can we resolve them?"

Intelligent Conditions
Automatically identifies potential loan conditions based on file data and documentation. Review, manage, and validate conditions while accessing detailed explanations and supporting guidance through the Loan File Companion.

Spots are limited.
Register today to secure yours.
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