

Your Guide to the
AssetReady Report

Finicity Reports AssetReady

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Elizabeth Johnson
123 Main St. Portland, OR 97035

Loan Number: **13402334**
Reference No: **3348322**
Loan Officer: **George Dawson**

Report ID: **123456789101-PREQUAL**
Date: **12/22/18**
Requestor: **AcmeLending**

TOTAL ASSET SUMMARY

2

Current

\$18,000

3

2 Month Average

\$17,250

6 Month Average

\$12,498

4

ACCOUNTS

Wells Fargo Checking ***** 8945

5

Account Name: **Family Checking**
Account Owner: **Elizabeth Johnson**
Account Type: **Checking**

Beginning Balance: **\$4,000**
Average Monthly Balance: **\$4,750**
Current Balance: **\$5,500**

Insufficient Funds and Negative Balance Characteristics

6

Days since the most recent insufficient funds fee debit transaction

5

Total number of insufficient funds (last 6 months)

7

7

Wells Fargo Savings ***** 2255

Account Name: **Family Savings**
Account Owner: **Elizabeth Johnson**
Account Type: **Savings**

Beginning Balance: **\$6,000**
Average Monthly Balance: **\$12,500**
Current Balance: **\$12,500**

Insufficient Funds and Negative Balance Characteristics

Days since the most recent insufficient funds fee debit transaction

212

Total number of insufficient funds (last 6 months)

0

AssetReady report from Finicity is one way you can speed up the process from application to verification to close. You can find exactly the right information you need to move ahead with the loan origination process by having your applicant permission their account data.

For our verification reports, check out samples of our verification of income and employment, assets or income reports.

Here's what's in an AssetReady report. Hover over highlighted sections for more information.

1 Report Details

Find your borrower's information along with the time period and requester (you).

2 Current

This is the sum of the current balances in all accounts included in the report.

3 2 Month average

This is the average balance for the past 2 months, based on the daily balances of all accounts. If less than 2 months of transactions are included in the report, this field will be blank.

4 6 Month average

This is the average balance for the past 6 months, based on the daily balances of all accounts. If less than 6 months of transactions are included in the report, this field will be blank.

5 Asset Summary by Account

Each account included in the report is shown here, with the current and average monthly balance of each account, as well as the account owner.

6 Days since last negative balance

Number of days since the last insufficient funds fee debit transaction.

7 Total number of insufficient funds

Number of insufficient funds fee debit transactions in the last six months.