

## Uniform Underwriting and Transmittal Summary

### I. Borrower and Property Information

Borrower Name \_\_\_\_\_ SSN \_\_\_\_\_  
 Co-Borrower Name \_\_\_\_\_ SSN \_\_\_\_\_  
 Property Address \_\_\_\_\_

**Property Type**  
 1 unit  
 2- to 4-units  
 Condominium  
 PUD  Co-op  
 Manufactured Housing  
 Single Wide  Multiwide

**Project Classification**  
 Freddie Mac  
 Streamlined Review  
 Established Project  
 New Project  
 Detached Project  
 2- to 4-unit Project  
 Reciprocal Review  
 Project Name \_\_\_\_\_

Fannie Mae  
 P Limited Review New  
 Q Limited Review Est.  
 R Expedited Review New  
 S Expedited Review Est.  
 T Fannie Mae Review  
 U FHA-approved

E PUD  1 Co-op  
 F PUD  2 Co-op

**Occupancy Status**  
 Primary Residence  
 Second Home  
 Investment Property

**Additional Property Information**  
 Number of Units \_\_\_\_\_  
 Sales Price \$ \_\_\_\_\_  
 Appraised Value \$ \_\_\_\_\_

**Property Rights**  
 Fee Simple  
 Leasehold

CPM Project ID# (if any) \_\_\_\_\_

### II. Mortgage Information

**Loan Type**  
 Conventional  
 FHA  
 VA  
 USDA/RHS

**Amortization Type**  
 Fixed-Rate—Monthly Payments  
 Fixed-Rate—Biweekly Payments  
 Balloon  
 ARM (type) \_\_\_\_\_  
 Other (specify) \_\_\_\_\_

**Loan Purpose**  
 Purchase  
 Cash-Out Refinance  
 Limited Cash-Out Refinance (Fannie)  
 No Cash-Out Refinance (Freddie)  
 Home Improvement  
 Construction to Permanent

**Lien Position**  
 First Mortgage  
 Amount of Subordinate Financing \$ \_\_\_\_\_  
 (If HELOC, include balance and credit limit)  
 Second Mortgage

**Note Information**  
 Original Loan Amount \$ \_\_\_\_\_  
 Initial P&I Payment \$ \_\_\_\_\_  
 Initial Note Rate \_\_\_\_\_ %  
 Loan Term (in months) \_\_\_\_\_

**Mortgage Originator**  
 Seller  
 Broker  
 Correspondent  
 Broker/Correspondent Name and Company Name: \_\_\_\_\_

**Buydown**  
 Yes  
 No  
 Terms \_\_\_\_\_

**If Second Mortgage**  
 Owner of First Mortgage  
 Fannie Mae  Freddie Mac  
 Seller/Other  
 Original Loan Amount of First Mortgage \$ \_\_\_\_\_

### III. Underwriting Information

Underwriter's Name \_\_\_\_\_ Appraiser's Name/License # \_\_\_\_\_ Appraisal Company Name \_\_\_\_\_

Stable Monthly Income		Borrower	Co-Borrower	Total
Base Income	\$	_____	_____	_____
Other Income	\$	_____	_____	_____
Positive Cash Flow (subject property)	\$	_____	_____	_____
Total Income	\$	_____	_____	_____

**Qualifying Ratios**  
 Primary Housing Expense/Income \_\_\_\_\_ %  
 Total Obligations/Income \_\_\_\_\_ %  
 Debt-to-Housing Gap Ratio (Freddie) \_\_\_\_\_ %

**Loan-to-Value Ratios**  
 LTV \_\_\_\_\_ %  
 CLTV/TLTV \_\_\_\_\_ %  
 HCLTV/HTLTV \_\_\_\_\_ %

**Qualifying Rate**  
 Note Rate \_\_\_\_\_ %  
 \_\_\_\_\_ % Above Note Rate \_\_\_\_\_ %  
 \_\_\_\_\_ % Below Note Rate \_\_\_\_\_ %  
 Bought-Down Rate \_\_\_\_\_ %  
 Other \_\_\_\_\_ %

**Risk Assessment**  
 Manual Underwriting  
 AUS  
 DU  LP  Other \_\_\_\_\_  
 AUS Recommendation \_\_\_\_\_  
 DU Case ID/LP AUS Key# \_\_\_\_\_  
 LP Doc Class (Freddie) \_\_\_\_\_

**Escrow (T&I)**  
 Yes  No

**Community Lending/Affordable Housing Initiative**  Yes  No  
**Home Buyers/Homeownership Education Certificate in file**  Yes  No

**Present Housing Payment:** \$ \_\_\_\_\_  
**Proposed Monthly Payments**  
**Borrower's Primary Residence**  
 First Mortgage P&I \$ \_\_\_\_\_  
 Second Mortgage P&I \$ \_\_\_\_\_  
 Hazard Insurance \$ \_\_\_\_\_  
 Taxes \$ \_\_\_\_\_  
 Mortgage Insurance \_\_\_\_\_  
 HOA Fees \$ \_\_\_\_\_  
 Lease/Ground Rent \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
 Total Primary Housing Expense \$ \_\_\_\_\_  
**Other Obligations**  
 Negative Cash Flow (subject property) \$ \_\_\_\_\_  
 All Other Monthly Payments \$ \_\_\_\_\_  
 Total All Monthly Payments \$ \_\_\_\_\_

**Borrower Funds to Close**  
 Required \$ \_\_\_\_\_  
 Verified Assets \$ \_\_\_\_\_

Source of Funds \_\_\_\_\_  
 No. of Months Reserves \_\_\_\_\_  
 Interested Party Contributions \_\_\_\_\_ %

Representative Credit/Indicator Score \_\_\_\_\_  
 Underwriter Comments \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### IV. Seller, Contract, and Contact Information

Seller Name \_\_\_\_\_ Contact Name \_\_\_\_\_  
 Seller Address \_\_\_\_\_ Contact Title \_\_\_\_\_  
 Seller No. \_\_\_\_\_ Investor Loan No. \_\_\_\_\_ Contact Phone Number \_\_\_\_\_ ext. \_\_\_\_\_  
 Seller Loan No. \_\_\_\_\_ Contact Signature \_\_\_\_\_