

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name \_\_\_\_\_  
 Total # of Borrowers \_\_\_\_\_  
 Property Address \_\_\_\_\_

Occupancy Status  
 Primary Residence  
 Second Home  
 Investment Property

Sales Price \$ \_\_\_\_\_  
 Appraised Value \$ \_\_\_\_\_

Property Type  
 1 unit  
 2 units  
 3 units  
 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  
 Exempt from Review  
 Reciprocal Review

Fannie Mae  
 E Established PUD Project  
 F New PUD Project  
 P Limited Review - New Condo Project  
 Q Limited Review - Established Condo Project  
 R Full Review - New Condo Project  
 S Full Review - Established Condo Project  
 T Fannie Mae Review through PERS - Condo Project  
 U FHA-approved Condo Project  
 V Condo Project Review Waived  
 1 Full Review - Co-op Project  
 2 Fannie Mae Review through PERS - Co-op Project

Property Rights  
 Fee Simple  
 Leasehold

Project Name \_\_\_\_\_ Fannie Mae Condo Project Manager™ Project ID# (if any) \_\_\_\_\_

## II. Mortgage Information

Loan Type  
 Conventional  
 FHA  
 VA  
 USDA/RD

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 Conversion/Construction to Permanent

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

Note Information  
 Loan Amount \$ \_\_\_\_\_  
 Note Rate \_\_\_\_\_ %  
 Loan Term (in months) \_\_\_\_\_

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

Temporary Buydown  
 Yes  
 No  
 Terms \_\_\_\_\_

## III. Underwriting Information

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

**Stable Monthly Income**  
 Borrower 1 \$ \_\_\_\_\_  
 Borrower 2 \$ \_\_\_\_\_  
 Borrower 3 \$ \_\_\_\_\_  
 Borrower 4 \$ \_\_\_\_\_  
 Other Borrowers (5+) \$ \_\_\_\_\_  
 Rental Income - subject property \$ \_\_\_\_\_  
 Net Rental Income - other properties \$ \_\_\_\_\_  
 Total Borrower Income \$ \_\_\_\_\_  
 At least one borrower is self-employed

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

**Level of Property Review**  
 Exterior/Interior  
 Exterior Only  
 No Appraisal  
 Form Number \_\_\_\_\_

**Escrow (T&I)**     Yes     No

**Affordable Housing Initiative**  
 Yes     No

**Proposed Monthly Payment for the Property**  
 First Mortgage P&I \$ \_\_\_\_\_  
 Subordinate Lien (s) P&I \$ \_\_\_\_\_  
 Homeowner's Insurance \$ \_\_\_\_\_  
 Supplemental Property Insurance \$ \_\_\_\_\_  
 Property Taxes \$ \_\_\_\_\_  
 Mortgage Insurance \$ \_\_\_\_\_  
 Association/Project Dues (Condo, Co-Op, PUD) \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_  
 Total \$ \_\_\_\_\_

**All Other Monthly Payments Used in Qualifying** \$ \_\_\_\_\_

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

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

**Homeownership Education Certificate in File**  
 Yes     No

**Qualifying Ratios**  
 Primary Housing Expense/Income \_\_\_\_\_ %  
 Total Obligations/Income(DTI) \_\_\_\_\_ %

**Qualifying Rate**  
 Rate Used for Qualifying \_\_\_\_\_ %  
 Initial Bought-Down Rate \_\_\_\_\_ %  
 Other \_\_\_\_\_ %

**Risk Assessment**  
 Manual Underwriting  
 AUS  
 DU     LPA     Other  
 AUS Recommendation \_\_\_\_\_  
 DU Case ID/LP AUS Key# \_\_\_\_\_  
 LPA Doc Class (Freddie) \_\_\_\_\_  
 Representative Credit/Indicator Score \_\_\_\_\_  
 Underwriter Comments \_\_\_\_\_

## IV. Seller and Contact Information

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