

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name

Co-Borrower Name

Property Address

SSN

SSN

Property Type

☐ 1 unit

☐ 2–4 units

☐ Condominium

☐ PUD

☐ Co-op

☐ Manufactured Housing

☐ Single Wide

☐ Multiwide

Project Classification

Freddie Mac

Fannie Mae

☐ III Condo

☐ II Condo

☐ I Condo

☐ 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

Project Name

## 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

\$

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

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

%

Level of Property Review

☐ Exterior/Interior

☐ Exterior Only

☐ No Appraisal

Form Number:

Risk Assessment

☐ Manual Underwriting

☐ AUS

☐ DU

☐ LP

☐ Other

AUS Recommendation

DU Case ID/LP AUS Key#

LP Doc Class (Freddie)

Representative Credit/Indicator Score

Community Lending/Affordable Housing Initiative

☐ Yes

☐ No

Home Buyers/Homeownership Education Certificate in file

☐ Yes

☐ No

Underwriter Comments

Source of Funds

No. of Months Reserves

Interested Party Contributions

%

## IV. Seller, Contract, and Contact Information

Seller Name

Seller Address

Seller No.

Investor Loan No.

Seller Loan No.

Contact Name

Contact Title

Contact Phone Number

ext.

Contact Signature