

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

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

<b>Property Type</b>	<b>Project Classification</b>	<b>Occupancy Status</b>	<b>Additional Property Information</b>
<input type="checkbox"/> 1 unit <input type="checkbox"/> 2-4 units <input type="checkbox"/> Condominium <input type="checkbox"/> PUD <input type="checkbox"/> Co-op <input type="checkbox"/> Manufactured Housing <input type="checkbox"/> Single Wide <input type="checkbox"/> Multiwide	Freddie Mac    Fannie Mae <input type="checkbox"/> III Condo <input type="checkbox"/> P Limited Review New <input type="checkbox"/> II Condo <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> I Condo <input type="checkbox"/> R Expedited Review New <input type="checkbox"/> S Expedited Review Est. <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-approved	<input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Number of Units _____ Sales Price        \$ _____ Appraised Value   \$ _____ <b>Property Rights</b> <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold

Project Name \_\_\_\_\_

## II. Mortgage Information

<b>Loan Type</b>	<b>Amortization Type</b>	<b>Loan Purpose</b>	<b>Lien Position</b>
<input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	<input type="checkbox"/> Fixed-Rate—Monthly Payments <input type="checkbox"/> Fixed-Rate—Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) _____ <input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refinance <input type="checkbox"/> Limited Cash-Out Refinance (Fannie) <input type="checkbox"/> No Cash-Out Refinance (Freddie) <input type="checkbox"/> Home Improvement <input type="checkbox"/> Construction to Permanent	<input type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ _____ (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage

<b>Note Information</b>	<b>Mortgage Originator</b>	<b>Buydown</b>	<b>If Second Mortgage</b>
Original Loan Amount \$ _____	<input type="checkbox"/> Seller	<input type="checkbox"/> Yes	Owner of First Mortgage
Initial P&I Payment \$ _____	<input type="checkbox"/> Broker	<input type="checkbox"/> No	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac
Initial Note Rate _____ %	<input type="checkbox"/> Correspondent	Terms _____	<input type="checkbox"/> Seller/Other
Loan Term (in months) _____	Broker/Correspondent Name and Company Name: _____		Original Loan Amount of First Mortgage \$ _____

## III. Underwriting Information

Underwriter's Name _____	Appraiser's Name/License # _____	Appraisal Company Name _____
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<b>Stable Monthly Income</b>	<b>Present Housing Payment:</b> \$ _____																				
	<b>Proposed Monthly Payments</b>																				
<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;">Borrower</td> <td style="text-align: center;">Co-Borrower</td> <td style="text-align: center;">Total</td> </tr> <tr> <td>Base Income</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Other Income</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Positive Cash Flow (subject property)</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>Total Income</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </table>		Borrower	Co-Borrower	Total	Base Income	\$ _____	\$ _____	\$ _____	Other Income	\$ _____	\$ _____	\$ _____	Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____	Total Income	\$ _____	\$ _____	\$ _____	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 \$ _____ <b>Other Obligations</b> Negative Cash Flow (subject property) \$ _____ All Other Monthly Payments \$ _____ Total All Monthly Payments \$ _____
	Borrower	Co-Borrower	Total																		
Base Income	\$ _____	\$ _____	\$ _____																		
Other Income	\$ _____	\$ _____	\$ _____																		
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____																		
Total Income	\$ _____	\$ _____	\$ _____																		

<b>Qualifying Ratios</b>	<b>Loan-to-Value Ratios</b>
Primary Housing Expense/Income _____ %	LTV _____ %
Total Obligations/Income _____ %	CLTV/TLTV _____ %
Debt-to-Housing Gap Ratio (Freddie) _____ %	HCLTV/HTLTV _____ %

<b>Qualifying Rate</b>	<b>Level of Property Review</b>
<input type="checkbox"/> Note Rate _____ %	<input type="checkbox"/> Exterior/Interior
<input type="checkbox"/> _____ % Above Note Rate _____ %	<input type="checkbox"/> Exterior Only
<input type="checkbox"/> _____ % Below Note Rate _____ %	<input type="checkbox"/> No Appraisal
<input type="checkbox"/> Bought-Down Rate _____ %	Form Number: _____
<input type="checkbox"/> Other _____ %	

<b>Risk Assessment</b>	<b>Escrow (T&amp;I)</b>
<input type="checkbox"/> Manual Underwriting	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> AUS	
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other _____	
AUS Recommendation _____	
DU Case ID/LP AUS Key# _____	
LP Doc Class (Freddie) _____	

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

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

Representative Credit/Indicator Score \_\_\_\_\_

**Underwriter Comments**  
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## 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 _____