

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name	Travis Scott	SSN	617-26-6486
Co-Borrower Name	Karly Scott	SSN	619-30-9875
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Co-Mortgagor Name		SSN	
Property Address	8036 Ravencrest Way,Citrus Heights, CA 95621		

Property Type	Project Classification		Occupancy Status	Additional Property Information	
<input checked="" type="checkbox"/> 1 unit	<u>Freddie Mac</u>	<u>Fannie Mae</u>	<input type="checkbox"/> Primary	Number of Units	1
<input type="checkbox"/> 2-to-4 units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> P Limited Review New Detached	<input type="checkbox"/> Residence	Sales Price	\$ 331,000.00
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	<input type="checkbox"/> Second Home	Appraised Value	\$ 331,000.00
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project	<input type="checkbox"/> R Expedited Review New <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	<input checked="" type="checkbox"/> Investment	Property Rights	
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project	<input type="checkbox"/> S Expedited Review Est. <input type="checkbox"/> T PUD <input type="checkbox"/> T Co-op	<input type="checkbox"/> Property	<input checked="" type="checkbox"/> Fee Simple	
<input type="checkbox"/> Single Wide	<input type="checkbox"/> 2-to-4-unit Project	<input type="checkbox"/> T Fannie Mae Review		<input type="checkbox"/> Leasehold	
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review	<input type="checkbox"/> U FHA-approved			
		<input type="checkbox"/> V Refi Plus™			
Project Name _____			CPM Project ID# (if any): _____		

II. Mortgage Information

Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	Amortization Type <input checked="" 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) _____	Loan Purpose <input checked="" 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	Lien Position <input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ 0.00 (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
Note Information Original Loan Amount \$ 248,250.00 Initial P&I Payment \$ 1,276.35 Initial Note Rate 4.625% Loan Terms (in months) 360 months	Mortgage Originator <input checked="" type="checkbox"/> Seller <input type="checkbox"/> Broker <input type="checkbox"/> Correspondent	Buydown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms _____	If Second Mortgage Owner of First Mortgage <input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac <input type="checkbox"/> Seller/Other Original Loan Amount of First Mortgage \$ _____
Broker/Correspondent Name and Company Name: Paramount Residential Mortgage Group, Inc.			

III. Underwriting Information

Borrower's Name Leslie Bartlett		Appraiser's Name/License # AR025998 Janice Van Hooser		Appraisal Company Name Apex Appraisal Service, aka Apex 360 Inc.	
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Stable Monthly Income			Present Housing Payment: \$ <u>2,265.00</u>		
	Borrower	Co-Borrower	Total		
Base Income	\$ <u>10,156.00</u>	\$ _____	\$ <u>10,156.00</u>	Proposed Monthly Payments	
Other Income	\$ _____	\$ _____	\$ _____	<u>Borrower's Primary Residence</u>	
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____	First Mortgage P&I \$ <u>2,265.00</u>	
Total Income	\$ <u>10,156.00</u>	\$ _____	\$ <u>10,156.00</u>	Second Mortgage P&I \$ _____	
				Hazard Insurance \$ _____	
				Taxes \$ _____	
				Mortgage Insurance \$ _____	
				HOA Fees \$ _____	
				Lease/Ground Rent \$ _____	
				Other \$ _____	

Qualifying Ratios		Loan-to-Value Ratios	
Primary Housing Expense/Income	<u>22.302</u> %	LTV	<u>75.000</u> %
Total Obligations/Income	<u>41.343</u> %	CLTV/TLTV	<u>75.000</u> %
Debt-to-Housing Gap Ratio (Freddie)	_____ %	HCLTV/HTLTV	<u>75.000</u> %

Qualifying Rate		Level of Property Review	
<input checked="" type="checkbox"/> Note Rate	<u>4.625</u> %	<input checked="" 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: <u>1004</u>	
<input type="checkbox"/> Other	_____ %		

Risk Assessment		Escrow (T&I)	
<input type="checkbox"/> Manual Underwriting		<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
<input checked="" type="checkbox"/> AUS			
<input checked="" type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other			
AUS Recommendation	<u>Approve/Eligible</u>		
DU Case ID/LP AUS Key#	<u>1409926825</u>		
LP Doc Class (Freddie)	_____		

Borrower Funds to Close	
Required	\$ _____
Verified Assets	\$ <u>183,463.00</u>
Source of Funds _____	
No. of Months Reserves _____	
Interested Party Contributions _____ %	

Representative Credit/Indicator Score	777	Community Lending/Affordable Housing Initiative	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Underwriter Comments		Home Buyers/Homeownership Education Certificate in file	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Income - used base income @ \$10156/mo				
Assets - \$185963 verified in file, includes \$2500 EMD				

IV. Seller, Contract, and Contact Information

Seller Name _____		Contact Name _____	
Seller Address _____		Contact Title _____	
Seller No. 262830004 Investor Loan No. _____		Contact Phone Number _____ ext. _____	
Seller Loan No. 4254850513		Contact Signature _____	