

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name	SSN
Co-Borrower Name	SSN
Property Address	

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

Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RHS	Amortization Type <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) _____	Loan Purpose <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	Lien Position <input type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ _____ (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
Note Information Original Loan Amount \$ _____ Initial P&I Payment \$ _____ Initial Note Rate _____ % Loan Term (in months) _____	Mortgage Originator <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input type="checkbox"/> Correspondent Broker/Correspondent Name and Company Name: _____	Buydown <input type="checkbox"/> Yes <input 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 \$ _____

III. Underwriting Information

Underwriter's Name	Appraiser's Name/License #	Appraisal Company Name
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Stable Monthly Income			Present Housing Payment:	\$
	Borrower	Co-Borrower	Total	
Base Income	\$	\$	\$	
Other Income	\$	\$	\$	
Positive Cash Flow (subject property)	\$	\$	\$	
Total Income	\$	\$	\$	
Proposed Monthly Payments				
Borrower's Primary Residence				
First Mortgage P&I				\$
Second Mortgage P&I				\$
Hazard Insurance				\$
Taxes				\$

Qualifying Ratios		Loan-to-Value Ratios		HOA Fees	
Primary Housing Expense/Income	%	LTV	%	Lease/Ground Rent	\$
Total Obligations/Income	%	CLTV/TLTV	%	Other	\$
Debt-to-Housing Gap Ratio (Freddie)	%	HQLTV/HTLTV	%	Total Primary Housing Expense	\$

Qualifying Rate		Level of Property Review		Negative Cash Flow		\$	_____
<input type="checkbox"/> Note Rate	_____ %	<input type="checkbox"/> Exterior/Interior		(subject property)			
<input type="checkbox"/> _____ % Above Note Rate	_____ %	<input type="checkbox"/> Exterior Only		All Other Monthly Payments	\$	_____	
<input type="checkbox"/> _____ % Below Note Rate	_____ %	<input type="checkbox"/> No Appraisal		Total All Monthly Payments	\$	_____	
<input type="checkbox"/> Bought-Down Rate	_____ %	Form Number: _____					
<input type="checkbox"/> Other	_____ %			Borrower Funds to Close			

Risk Assessment		Escrow (T&I)		Verified Assets	
<input type="checkbox"/> Manual Underwriting		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="text"/>	
<input type="checkbox"/> AUS				Source of Funds <input type="text"/>	
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other				No. of Months Reserves <input type="text"/>	
AUS Recommendation <input type="text"/>				Interested Party Contributions <input type="text"/> %	
DU Case ID/LP AUS Key# <input type="text"/>					
LP Doc Class (Freddie) <input type="text"/>					
		Community Lending/Affordable Housing Initiative		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Representative Credit/Indicator Score _____ Home Buyers/Homeownership Education Certificate in file ☐ Yes ☐ No
Underwriter Comments _____

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 _____
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