

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name John Sample  
Total # of Borrowers 0  
Property Address \_\_\_\_\_

Occupancy Status  
☐ Primary Residence  
☒ Second Home  
☐ Investment Property

Sales Price \$ 160,000.00  
Appraised Value \$ 160,000.00

### 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 Sample Fake Project

Fannie Mae Condo Project Manager™ Project ID# (if any) N/A

## II. Mortgage Information

<b>Loan Type</b> <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD	<b>Amortization Type</b> <input type="checkbox"/> Fixed-Rate—Monthly Payments <input checked="" type="checkbox"/> Fixed-Rate—Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) <input type="checkbox"/> Other (specify)	<b>Loan Purpose</b> <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 Conversion/Construction to Permanent	<b>Lien Position</b> <input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ <u>160,000.00</u> (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
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### Note Information

Loan Amount \$ 160,000.00  
Note Rate 7.54 %  
Loan Term (in months) 36 Month

### Mortgage Originator

- ☒ Seller  
☐ Broker  
☐ Correspondent

### Temporary Buydown

☐ Yes  
☒ No  
Terms 36 Month

Broker/Correspondent Name and Company Name:

ABC Mortgage Company LLC

## III. Underwriting Information

Underwriter's Name <u>Sample Doe</u>	Appraiser's Name/License # <u>Martin Fake/1234567890</u>	Appraisal Company Name <u>Fake Company INC.</u>
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### Stable Monthly Income

Borrower 1	\$ <u>100.00</u>
Borrower 2	\$ <u>100.00</u>
Borrower 3	\$ <u>100.00</u>
Borrower 4	\$ <u>100.00</u>
Other Borrowers (5+)	\$ <u>100.00</u>
Rental Income - subject property	\$ <u>100.00</u>
Net Rental Income - other properties	\$ <u>100.00</u>
Total Borrower Income	\$ <u>100.00</u>

☒ At least one borrower is self-employed

### Loan-to-Value Ratios

LTV	<u>10</u> %
CLTV/TLTV	<u>10</u> %
HCLTV/HTLTV	<u>10</u> %

### Proposed Monthly Payment for the Property

First Mortgage P&I	\$ <u>100.00</u>
Subordinate Lien (s) P&I	\$ <u>100.00</u>
Homeowner's Insurance	\$ <u>100.00</u>
Supplemental Property Insurance	\$ <u>100.00</u>
Property Taxes	\$ <u>100.00</u>
Mortgage Insurance	\$ <u>100.00</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>100.00</u>
Other	\$ <u>100.00</u>
Total	\$ <u>100.00</u>

### Qualifying Ratios

Primary Housing Expense/Income	<u>10</u> %
Total Obligations/Income(DTI)	<u>10</u> %

### Level of Property Review

- ☐ Exterior/Interior  
☒ Exterior Only  
☐ No Appraisal

All Other Monthly Payments Used in Qualifying \$ 900.00

Form Number 1

### Qualifying Rate

<input type="checkbox"/> Rate Used for Qualifying	<u>10</u> %
<input type="checkbox"/> Initial Bought-Down Rate	<u>10</u> %
<input type="checkbox"/> Other	<u>10</u> %

Escrow (T&I) ☒ Yes ☐ No

### Borrower Funds to Close

Required	\$ <u>100.00</u>
Verified Assets	\$ <u>100.00</u>

No. of Months Reserves 36

Interested Party Contributions 10 %

### Risk Assessment

- ☐ Manual Underwriting  
☐ AUS  
☐ DU ☐ LPA ☐ Other

### Affordable Housing Initiative

☒ Yes ☐ No

### Homeownership Education Certificate in File

☒ Yes ☐ No

AUS Recommendation Sample  
DU Case ID/LP AUS Key# Fake  
LPA Doc Class (Freddie) Sample  
Representative Credit/Indicator Score 700  
Underwriter Comments \_\_\_\_\_

Sample Fake Loan Approved

## IV. Seller and Contact Information

Seller Name Robert Fake Sample  
Seller Address 1234 Fake Street, Unit #11  
Sample City, NY 12345  
Seller No. 800-123-4567  
Seller Loan No. 12345678900

Contact Name Sample Doe  
Contact Title Sr.Manager

Contact Phone Number 800-123-4567

Investor Loan No. 1234567890