

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name **John Homeowner**
 Total # of Borrowers **2**
 Property Address **214 Overlook Drive, Brentwood, TN 37027**

Occupancy Status <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Sales Price \$ 350,000.00 Appraised Value \$ _____
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Property Type

- 1 unit
- 2 units
- 3 units
- 4 units
- Condominium
- PUD Co-op
- Manufactured Housing
- Single Wide Multiwide

Project Classification

- Fredie Mac
- Streamlined Review
- Established Project
- New Project
- Detached Project
- 2- to 4-unit Project
- Exempt from Review
- Reciprocal Review
- Other

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 _____

Fannie Mae Condo Project Manager™ Project ID# (if any) _____

II. Mortgage Information

Loan Type

- Conventional
- FHA
- VA
- USDA/RD

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 Conversion/Construction to Permanent

Lien Position

- First Mortgage
- Amount of Subordinate Financing \$ **\$0.00**
- (If HELOC, include balance and credit limit)
- Second Mortgage

Note Information

 Loan Amount \$ **280,000.00**
 Note Rate _____ %
 Loan Terms (in months) _____

Mortgage Originator

- Seller
- Broker
- Correspondent

Temporary Buydown

- Yes
- No

Terms _____

Broker/Correspondent Name and Company Name: _____

III. Underwriting Information

Underwriter's Name _____

Appraiser's Name/License # _____

Appraisal Company Name _____

Stable Monthly Income

Borrower 1	\$ 9,166.00
Borrower 2	\$ _____
Borrower 3	\$ _____
Borrower 4	\$ _____
Other Borrowers (5+)	\$ _____
Combined Other Income (all borrowers)	\$ 1,440.00
Rental Income – subject property	\$ _____
Net Rental Income – other properties	\$ _____
Total Borrower Income	\$ 10,606.00

 At least one borrower is self-employed

Qualifying Ratios

 Primary Housing Expense/Income _____ %
 Total Obligations/Income (DTI) _____ %

Qualifying Rate

- Rate Used for Qualifying
- Initial Bought-Down Rate
- Other

Risk Assessment

- Manual Underwriting
- AUS
- DU LPA Other

AUS Recommendation _____

DU Case ID/LP AUS Key# _____

LPA Doc Class (Freddie) _____

Representative Credit/Indicator Score _____

Underwriter Comments _____

Proposed Monthly Payments
Borrower's Primary Residence

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

Level of Property Review

- Exterior/Interior
- Exterior Only
- No Appraisal

Form Number _____

Escrow (T&I) Yes No

Affordable Housing Initiative

- Yes
- No

Total

 Neg. Cash Flow (2nd Home/Inv Subject Property Only) \$ _____
All Other Monthly Payments Used in Qualifying \$ _____

Total All Monthly Payments \$ _____

Borrower Funds to Close

 Required \$ _____
 Verified Assets \$ _____

No. of Months Reserves _____

Interested Party Contributions _____ %

Homeownership Education Certificate in File

- Yes
- No

IV. Seller and Contact Information

 Seller Name _____
 Seller Address _____

 Contact Name _____
 Contact Title _____

 Contact Phone Number _____

 Seller No. _____
 Seller Loan No. **TEST250700114**

Investor Loan No. _____

 Freddie Mac Form 1077 12/18
 ICE Mortgage Technology, Inc.

 Fannie Mae Form 1008 12/18
 GUNFMUNDRT19_S 0122
 GUNFMUNDRTS (ENC)
 01/22/2026 02:01 PM PST

Addendum to Uniform Underwriting and Transmittal Summary

Borrower Names and/or Property Information Continued:

Co-Borrower: Mary Homeowner, SSN: 500-60-2222, CAIVRS #: N/A, LDP/SAM: No

Demo Account - CSO #6

4420 Rosewood Dr Suite 5000, Pleasanton, CA 94588

Underwriting Conditional Approval

Broker Broker: Contact: Phone: Fax: Ref. #:	Lender Lender: Contact: Phone: Fax: Loan #: TEST250700114
Borrower Borrower: Homeowner, John Credit Scores: , , Co-Borr: Homeowner, Mary Credit Scores: , ,	Underwriting Approved: // Must Close By: // Underwriter: Processor:
Subject Property Property: 214 Overlook Drive Brentwood, TN 37027 Property Type: Units: Project Type:	Lock Note Rate: % Qual Rate: % Expires: //

Loan Information

Approved Loan Amount:	\$280,000.00	Loan Program:	TITLE ONLY
Subordinate Finance Amount:	\$	Purpose:	Purchase
Note Rate:	%	Loan Type:	Conventional
Sales Price:	\$350,000.00	Occupancy:	PrimaryResidence
Appraised Value:	\$	Amortization Type:	Fixed
LTV / CLTV:	80.000% / 80.000%	Term / Due In:	/
Lien Position:	First Lien	Margin:	%
Front / Back Debt Ratios	% / %	Doc Type:	
Total Income:	\$10,606.00	Prepay Penalty:	
Proposed PITI:	\$	Penalty Term:	
Total Obligations:	\$	Impounds:	
Total Monthly Pmts:	\$	Impound Type:	

See Section 2 – Underwriting Conditions for required documentation.

Underwriter Name: Date: //	Underwriter Signature:
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Section 2 – Underwriting Conditions

Demo Account - CSO #6

Borrower: **Homeowner, John**
Co-borrower: **Homeowner, Mary**

Prior to Approval (“PTA”) Conditions:

Prior to Docs (“PTD”) Conditions:

Prior to Funding (“PTF”) Conditions:

At Closing (“AC”) Conditions: