

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name	_____	SSN	_____
Co-Borrower Name	_____	SSN	_____
Co-Mortgagor Name	_____	SSN	_____
Co-Mortgagor Name	_____	SSN	_____
Co-Mortgagor Name	_____	SSN	_____
Co-Mortgagor Name	_____	SSN	_____
Property Address	_____		

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

Project Name	_____	CPM Project ID# (if any):	_____
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II. Mortgage Information

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

Note Information	Mortgage Originator	Buydown	If Second Mortgage
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 Terms (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
_____	_____	_____

Stable Monthly Income		Present Housing Payment:	\$ _____
	Borrower	Co-Borrower	Total
Base Income	\$ _____	\$ _____	\$ _____
Other Income	\$ _____	\$ _____	\$ _____
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____
Total Income	\$ _____	\$ _____	\$ _____

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

Qualifying Rate	Level of Property Review	
<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		

Risk Assessment	Escrow (T&I)	
<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)		

Representative Credit/Indicator Score	Community Lending/Affordable Housing Initiative	<input type="checkbox"/> Yes <input type="checkbox"/> No
_____	Home Buyers/Homeownership Education Certificate in file	<input type="checkbox"/> Yes <input type="checkbox"/> No

Underwriter Comments

IV. Seller, Contract, and Contact Information

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