

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"/> 2-4 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 <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;"> Freddie Mac <input type="checkbox"/> III Condo <input type="checkbox"/> II Condo <input type="checkbox"/> I Condo </td> <td style="width: 33%;"> Fannie Mae <input type="checkbox"/> P Limited Review New <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> R Expedited New <input type="checkbox"/> S Expedited Est. <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-approved </td> <td style="width: 33%;"> <input type="checkbox"/> E PUD <input type="checkbox"/> F PUD </td> </tr> </table>	Freddie Mac <input type="checkbox"/> III Condo <input type="checkbox"/> II Condo <input type="checkbox"/> I Condo	Fannie Mae <input type="checkbox"/> P Limited Review New <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> R Expedited New <input type="checkbox"/> S Expedited Est. <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-approved	<input type="checkbox"/> E PUD <input type="checkbox"/> F PUD	Occupancy Status <input type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Additional Property Information Number of Units _____ Sales Price \$ _____ Appraised Value \$ _____
Freddie Mac <input type="checkbox"/> III Condo <input type="checkbox"/> II Condo <input type="checkbox"/> I Condo	Fannie Mae <input type="checkbox"/> P Limited Review New <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> R Expedited New <input type="checkbox"/> S Expedited Est. <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-approved	<input type="checkbox"/> E PUD <input type="checkbox"/> F PUD				

Project Name _____

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
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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 \$ _____
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III. Underwriting Information

Underwriter's Name _____	Appraiser's Name/License # _____	Appraisal Company Name _____
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Stable Monthly Income <table border="0" style="width: 100%;"> <tr> <td style="width: 30%;"></td> <td style="width: 15%;">Borrower</td> <td style="width: 15%;">Co-Borrower</td> <td style="width: 15%;">Total</td> </tr> <tr> <td>Base Income</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Other Income</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Positive Cash Flow (subject property)</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> <tr> <td>Total Income</td> <td>\$ _____</td> <td>\$ _____</td> <td>\$ _____</td> </tr> </table>		Borrower	Co-Borrower	Total	Base Income	\$ _____	\$ _____	\$ _____	Other Income	\$ _____	\$ _____	\$ _____	Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____	Total Income	\$ _____	\$ _____	\$ _____	Present Housing Payment: \$ _____ Proposed Monthly Payments Borrower's Primary Residence First Mortgage P&I \$ _____ Second Mortgage P&I \$ _____ Hazard Insurance \$ _____ Taxes \$ _____ Mortgage Insurance \$ _____ HOA Fees \$ _____ Lease/Ground Rent \$ _____ Other \$ _____ Total Primary Housing Expense \$ _____ Other Obligations Negative Cash Flow (subject property) \$ _____ All Other Monthly Payments \$ _____ Total All Monthly Payments \$ _____
	Borrower	Co-Borrower	Total																		
Base Income	\$ _____	\$ _____	\$ _____																		
Other Income	\$ _____	\$ _____	\$ _____																		
Positive Cash Flow (subject property)	\$ _____	\$ _____	\$ _____																		
Total Income	\$ _____	\$ _____	\$ _____																		

Qualifying Ratios Primary Housing Expense/Income _____ % Total Obligations/ Income _____ % Debt-to-Housing Gap Ratio (Freddie) _____ %	Loan-to-Value Ratios LTV _____ % CLTV/TLTV _____ % HCLTV/HTLTV _____ %	Qualifying Rate <input type="checkbox"/> Note Rate _____ % <input type="checkbox"/> _____ % Above Note Rate _____ % <input type="checkbox"/> _____ % Below Note Rate _____ % <input type="checkbox"/> Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %
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Risk Assessment <input type="checkbox"/> Manual Underwriting <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) _____	Level of Property Review <input type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number: _____	Escrow (T&I) <input type="checkbox"/> Yes <input type="checkbox"/> No
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Community Lending/Affordable Housing Initiative Yes No
 Home Buyers/Homeownership Education Certificate in file Yes No

Representative Credit/Indicator Score _____

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. _____	Contact Signature _____
Seller Loan No. _____	Date _____
Master Commitment No. _____	
Contract No. _____	