

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name \_\_\_\_\_ SSN \_\_\_\_\_  
 Co-Borrower Name \_\_\_\_\_ SSN \_\_\_\_\_  
 Property Address \_\_\_\_\_

<b>Property Type</b>	<b>Project Classification</b>	<b>Occupancy Status</b>	<b>Additional Property Information</b>
<input type="checkbox"/> 1 unit	<u>Freddie Mac</u> <input type="checkbox"/> III Condo	<input type="checkbox"/> Primary Residence	Number of Units _____
<input type="checkbox"/> 2-4 units	<u>Fannie Mae</u> <input type="checkbox"/> P Limited Review New	<input type="checkbox"/> Second Home	Sales Price \$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> Q Limited Review Est.	<input type="checkbox"/> Investment Property	Appraised Value \$ _____
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> I Condo		
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> R Expedited New		
<input type="checkbox"/> Single Wide	<input type="checkbox"/> S Expedited Est.		
<input type="checkbox"/> Multiwide	<input type="checkbox"/> T Fannie Mae Review		
	<input type="checkbox"/> U FHA-approved		

Project Name \_\_\_\_\_

## II. Mortgage Information

<b>Loan Type</b>	<b>Amortization Type</b>	<b>Loan Purpose</b>	<b>Lien Position</b>
<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)	(If HELOC, include balance and credit limit)
<input type="checkbox"/> USDA/RHS	<input type="checkbox"/> ARM (type) _____	<input type="checkbox"/> No Cash-Out Refinance (Freddie)	<input type="checkbox"/> Second Mortgage
	<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Home Improvement	
		<input type="checkbox"/> Construction to Permanent	

  

<b>Note Information</b>	<b>Mortgage Originator</b>	<b>Buydown</b>	<b>If Second Mortgage</b>
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 Term (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 _____
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<b>Stable Monthly Income</b>	<b>Present Housing Payment:</b> \$ _____
	<b>Proposed Monthly Payments</b>
	<b>Borrower's Primary Residence</b>
Base Income \$ _____	First Mortgage P&I \$ _____
Other Income \$ _____	Second Mortgage P&I \$ _____
Positive Cash Flow (subject property) \$ _____	Hazard Insurance \$ _____
Total Income \$ _____	Taxes \$ _____
	Mortgage Insurance \$ _____
	HOA Fees \$ _____
	Lease/Ground Rent \$ _____
	Other \$ _____
	Total Primary Housing Expense \$ _____
	<b>Other Obligations</b>
	Negative Cash Flow (subject property) \$ _____
	All Other Monthly Payments \$ _____
	Total All Monthly Payments \$ _____

  

<b>Qualifying Ratios</b>	<b>Loan-to-Value Ratios</b>	<b>Borrower Funds to Close</b>
Primary Housing Expense/Income _____ %	LTV _____ %	Required \$ _____
Total Obligations/Income _____ %	CLTV/TLTV _____ %	Verified Assets \$ _____
Debt-to-Housing Gap Ratio (Freddie) _____ %	HCLTV/HTLTV _____ %	Source of Funds _____
		No. of Months Reserves _____
		Interested Party Contributions _____ %

  

<b>Qualifying Rate</b>	<b>Level of Property Review</b>	<b>Community Lending/Affordable Housing Initiative</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Note Rate _____ %	<input type="checkbox"/> Exterior/Interior	<b>Home Buyers/Homeownership Education Certificate in file</b> <input type="checkbox"/> Yes <input type="checkbox"/> No
<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 _____ %		

  

<b>Risk Assessment</b>	<b>Escrow (T&amp;I)</b>
<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 \_\_\_\_\_

Underwriter Comments \_\_\_\_\_

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## 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. _____	