

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name \_\_\_\_\_  
 Total # of Borrowers \_\_\_\_\_  
 Property Address \_\_\_\_\_

### Occupancy Status

- Primary Residence  
 Second Home  
 Investment Property

Sales Price \$ \_\_\_\_\_  
 Appraised Value \$ \_\_\_\_\_

### 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 \_\_\_\_\_ 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  
 \$ \_\_\_\_\_  
 (If HELOC, include balance and credit limit)  
 Second Mortgage

### Note Information

Loan Amount \$ \_\_\_\_\_  
 Note Rate \_\_\_\_\_ %  
 Loan Term (in months) \_\_\_\_\_

### Mortgage Originator

- Seller  
 Broker  
 Correspondent

Broker/Correspondent Name and Company Name: \_\_\_\_\_

### Temporary Buydown

- Yes  
 No  
 Terms \_\_\_\_\_

## III. Underwriting Information

Underwriter's Name \_\_\_\_\_ Appraiser's Name/License # \_\_\_\_\_ Appraisal Company Name \_\_\_\_\_

### Stable Monthly Income

Borrower 1 \$ \_\_\_\_\_  
 Borrower 2 \$ \_\_\_\_\_  
 Borrower 3 \$ \_\_\_\_\_  
 Borrower 4 \$ \_\_\_\_\_  
 Other Borrowers (5+) \$ \_\_\_\_\_  
 Rental Income - subject property \$ \_\_\_\_\_  
 Net Rental Income - other properties \$ \_\_\_\_\_  
 Total Borrower Income \$ \_\_\_\_\_  
 At least one borrower is self-employed

### Loan-to-Value Ratios

LTV \_\_\_\_\_ %  
 CLTV/TLTV \_\_\_\_\_ %  
 HCLTV/HTLTV \_\_\_\_\_ %

### Proposed Monthly Payment for the Property

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 \$ \_\_\_\_\_  
 Total \$ \_\_\_\_\_

### Qualifying Ratios

Primary Housing Expense/Income \_\_\_\_\_ %  
 Total Obligations/Income(DTI) \_\_\_\_\_ %

### Level of Property Review

- Exterior/Interior  
 Exterior Only  
 No Appraisal

All Other Monthly Payments Used in Qualifying \$ \_\_\_\_\_

### Qualifying Rate

- Rate Used for Qualifying \_\_\_\_\_ %  
 Initial Bought-Down Rate \_\_\_\_\_ %  
 Other \_\_\_\_\_ %

Escrow (T&I)     Yes     No

### Borrower Funds to Close

Required \$ \_\_\_\_\_  
 Verified Assets \$ \_\_\_\_\_

### Risk Assessment

- Manual Underwriting  
 AUS  
 DU     LPA     Other

### Affordable Housing Initiative

- Yes     No

No. of Months Reserves \_\_\_\_\_

Interested Party Contributions \_\_\_\_\_ %

AUS Recommendation \_\_\_\_\_

DU Case ID/LP AUS Key# \_\_\_\_\_

LPA Doc Class (Freddie) \_\_\_\_\_

Representative Credit/Indicator Score \_\_\_\_\_

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

### 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 \_\_\_\_\_

Investor Loan No \_\_\_\_\_