

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name	Joe Exotic	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>	<u>Fannie Mae</u>	<input type="checkbox"/> Primary	Number of Units	_____
<input type="checkbox"/> 2-to-4 units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> P Limited Review New Detached	<input type="checkbox"/> Residence	Sales Price	\$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	<input type="checkbox"/> Second Home	Appraised Value	\$ _____
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project	<input type="checkbox"/> R Expedited Review New <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	<input type="checkbox"/> Investment	Property Rights	
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project	<input type="checkbox"/> S Expedited Review Est. <input type="checkbox"/> T PUD <input type="checkbox"/> T Co-op	<input type="checkbox"/> Property	<input type="checkbox"/> Fee Simple	
<input type="checkbox"/> Single Wide	<input type="checkbox"/> 2-to-4-unit Project	<input type="checkbox"/> T Fannie Mae Review		<input type="checkbox"/> Leasehold	
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review	<input type="checkbox"/> U FHA-approved			
		<input type="checkbox"/> V Refi Plus™			
Project Name _____			CPM Project ID# (if any): _____		

II. Mortgage Information

Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input checked="" type="checkbox"/> USDA/RHS	Amortization Type <input checked="" 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 checked="" 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 checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ \$0.00 (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
Note Information Original Loan Amount \$ _____ Initial P&I Payment \$ _____ Initial Note Rate _____ % Loan Terms (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 checked="" 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 \$ _____

III. Underwriting Information

Underwriter's Name		Appraiser's Name/License #		Appraisal Company Name	
Stable Monthly Income				Present Housing Payment:	
	Borrower	Co-Borrower	Total	Proposed Monthly Payments	
Base Income	\$	\$	\$	Borrower's Primary Residence	
Other Income	\$	\$	\$	First Mortgage P&I	
Positive Cash Flow	\$	\$	\$	Second Mortgage P&I	
(subject property)				Hazard Insurance	
Total Income	\$	\$	\$	Taxes	
Qualifying Ratios				Mortgage Insurance	
				HOA Fees	
Primary Housing Expense/Income		%		Lease/Ground Rent	
Total Obligations/Income		%		Other	
Debt-to-Housing Gap Ratio (Freddie)		%		Total Primary Housing Expense	
Qualifying Rate				Other Obligations	
<input type="checkbox"/> Note Rate		%		Negative Cash Flow	
<input type="checkbox"/> % Above Note Rate		%		(subject property)	
<input type="checkbox"/> % Below Note Rate		%		All Other Monthly Payments	
<input type="checkbox"/> Bought-Down Rate		%		Total All Monthly Payments	
<input type="checkbox"/> Other		%			
Risk Assessment				Borrower Funds to Close	
<input type="checkbox"/> Manual Underwriting				Required	
<input type="checkbox"/> AUS				Verified Assets	
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other				Source of Funds	
AUS Recommendation				No. of Months Reserves	
DU Case ID/LP AUS Key#				Interested Party Contributions	
LP Doc Class (Freddie)					
Loan-to-Value Ratios					
LTV					
CLTV/TLTV					
HCLTV/HTLTV					
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 checked="" type="checkbox"/> Yes <input type="checkbox"/> No					

Representative Credit/Indicator Score _____

Community Lending/Affordable Housing Initiative ☐ Yes ☒ No

Home Buyers/Homeownership Education Certificate in file ☐ Yes ☒ No

Underwriter Comments

[illegible]

IV. Seller, Contract, and Contact Information

Seller Name _____ Contact Name _____
 Seller Address _____ Contact Title _____
 _____ Contact Phone Number _____ ext. _____
 Seller No. _____ Investor Loan No. **1234567890**
 Seller Loan No. **2006000042** Contact Signature _____