

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

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

Property Type	Project Classification	Occupancy Status	Additional Property Information
<input type="checkbox"/> 1 unit	Freddie Mac	<input type="checkbox"/> Primary	Number of Units _____
<input type="checkbox"/> 2-to-4 units	<input type="checkbox"/> Streamlined Review	<input type="checkbox"/> Residence	Sales Price \$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> Established Project	<input type="checkbox"/> Second Home	Appraised Value \$ _____
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> New Project	<input type="checkbox"/> Investment	Property Rights
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> Detached Project	<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"/> Leasehold
<input type="checkbox"/> Multiwide	<input type="checkbox"/> Reciprocal Review		
	Fannie Mae		
	<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): _____

II. Mortgage Information

Loan Type	Amortization Type	Loan Purpose	Lien Position
<input type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Fixed Rate—Monthly Payments	<input checked="" type="checkbox"/> Purchase	<input checked="" 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)	\$ \$0.00
<input checked="" 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 checked="" 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 _____
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Stable Monthly Income	Present Housing Payment:
	\$ _____
	Proposed Monthly Payments
Borrower Co-Borrower Total	Borrower's Primary Residence
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 \$ _____

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 checked="" 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) _____	

Other Obligations	Borrower Funds to Close
Total Primary Housing Expense \$ _____	Required \$ _____
Other Obligations	Verified Assets \$ _____
Negative Cash Flow (subject property) \$ _____	
All Other Monthly Payments \$ _____	Source of Funds _____
Total All Monthly Payments \$ _____	No. of Months Reserves _____
	Interested Party Contributions _____ %

Representative Credit/Indicator Score _____

Community Lending/Affordable Housing Initiative Yes No
 Home Buyers/Homeownership Education Certificate in file Yes No

Underwriter Comments

IV. Seller, Contract, and Contact Information

Seller Name _____	Contact Name _____
Seller Address _____	Contact Title _____
Seller No. _____ Investor Loan No. <u>1234567890</u>	Contact Phone Number _____ ext. _____
Seller Loan No. <u>2006000042</u>	Contact Signature _____