

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name _____ SSN _____
 Co-Borrower Name _____ SSN _____
 Property Address _____

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

II. Mortgage Information

Loan Type	Amortization Type	Loan Purpose	Lien Position
<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	
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 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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Stable Monthly Income	Present Housing Payment: \$ _____
	Proposed Monthly Payments
Borrower	Co-Borrower
Base Income \$ _____	Other Income \$ _____
Other Income \$ _____	Positive Cash Flow \$ _____
Positive Cash Flow (subject property) \$ _____	Total Income \$ _____
Total Income \$ _____	

Qualifying Ratios	Loan-to-Value Ratios	Borrower Funds to Close
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 _____ %

Qualifying Rate	Level of Property Review	Community Lending/Affordable Housing Initiative
<input type="checkbox"/> Note Rate _____ %	<input type="checkbox"/> Exterior/Interior	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> _____ % Above Note Rate _____ %	<input type="checkbox"/> Exterior Only	Home Buyers/Homeownership Education Certificate in file
<input type="checkbox"/> _____ % Below Note Rate _____ %	<input type="checkbox"/> No Appraisal	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Bought-Down Rate _____ %	Form Number: _____	
<input type="checkbox"/> Other _____ %		

Risk Assessment	Escrow (T&I)	
<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 _____		

IV. Seller, Contract, and Contact Information

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