

# 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

<b>Loan Type</b> <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD	<b>Amortization Type</b> <input 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) _____	<b>Loan Purpose</b> <input 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 Conversion/Construction to Permanent	<b>Lien Position</b> <input type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ _____ (If HELOC, include balance and credit limit) <input type="checkbox"/> 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

Form Number \_\_\_\_\_

**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 \$ \_\_\_\_\_

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

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

### Risk Assessment

- ☐ Manual Underwriting  
☐ AUS  
☐ DU ☐ LPA ☐ Other

### Affordable Housing Initiative

☐ Yes ☐ No

### Homeownership Education Certificate in File

☐ Yes ☐ No

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

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

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

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

### Underwriter Comments

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## IV. Seller and Contact Information

Seller Name \_\_\_\_\_  
Seller Address \_\_\_\_\_

Contact Name \_\_\_\_\_  
Contact Title \_\_\_\_\_

Contact Phone Number \_\_\_\_\_

Seller No \_\_\_\_\_  
Seller Loan No \_\_\_\_\_

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