

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 <input type="checkbox"/> 1 unit <input type="checkbox"/> 2 units <input type="checkbox"/> 3 units <input type="checkbox"/> 4 units <input type="checkbox"/> Condominium <input type="checkbox"/> PUD <input type="checkbox"/> Co-op <input type="checkbox"/> Manufactured Housing <input type="checkbox"/> Single Wide <input type="checkbox"/> Multiwide	Project Classification Freddie Mac <input type="checkbox"/> Streamlined Review <input type="checkbox"/> Established Project <input type="checkbox"/> New Project <input type="checkbox"/> Detached Project <input type="checkbox"/> 2- to 4-unit Project <input type="checkbox"/> Exempt from Review <input type="checkbox"/> Reciprocal Review	Fannie Mae <input type="checkbox"/> E Established PUD Project <input type="checkbox"/> F New PUD Project <input type="checkbox"/> P Limited Review - New Condo Project <input type="checkbox"/> Q Limited Review - Established Condo Project <input type="checkbox"/> R Full Review - New Condo Project <input type="checkbox"/> S Full Review - Established Condo Project <input type="checkbox"/> T Fannie Mae Review through PERS - Condo Project <input type="checkbox"/> U FHA-approved Condo Project <input type="checkbox"/> V Condo Project Review Waived <input type="checkbox"/> 1 Full Review - Co-op Project <input type="checkbox"/> 2 Fannie Mae Review through PERS - Co-op Project	Property Rights <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
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Project Name _____ Fannie Mae Condo Project Manager™ Project ID# (if any) _____

II. Mortgage Information

Loan Type <input type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD	Amortization Type <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) _____	Loan Purpose <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	Lien Position <input type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ _____ (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
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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 _____
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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 \$ _____ <input type="checkbox"/> 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 \$ _____
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Qualifying Ratios Primary Housing Expense/Income _____ % Total Obligations/Income(DTI) _____ %	Level of Property Review <input type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number _____	All Other Monthly Payments Used in Qualifying \$ _____
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Qualifying Rate <input type="checkbox"/> Rate Used for Qualifying _____ % <input type="checkbox"/> Initial Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %	Escrow (T&I) <input type="checkbox"/> Yes <input type="checkbox"/> No	Borrower Funds to Close Required \$ _____ Verified Assets \$ _____
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No. of Months Reserves _____

Interested Party Contributions _____ %

Risk Assessment
 Manual Underwriting
 AUS
 DU LPA Other
 AUS Recommendation _____
 DU Case ID/LP AUS Key# _____
 LPA Doc Class (Freddie) _____
 Representative Credit/Indicator Score _____
 Underwriter Comments _____

Affordable Housing Initiative
 Yes No

Homeownership Education Certificate in File
 Yes No

IV. Seller and Contact Information

Seller Name _____ Contact Name _____ Contact Phone Number _____
 Seller Address _____ Contact Title _____
 Seller No _____ Investor Loan No _____
 Seller Loan No _____