

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name <u>Peter Simon</u> Total # of Borrowers <u>2</u> Property Address <u>126 Lake View Lane, Pleasant Valley, XY 99999</u>	Occupancy Status <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment Property	Sales Price \$ <u>200,000</u> Appraised Value \$ <u>201,000</u>
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Property Type <input checked="" 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
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Project Name _____	Fannie Mae Condo Project Manager™ Project ID# (if any) _____
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II. Mortgage Information

Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD	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 Conversion/Construction to Permanent	Lien Position <input checked="" 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 \$ <u>180,000</u> Note Rate <u>5.5000</u> % Loan Term (in months) <u>360</u>	Mortgage Originator <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input checked="" type="checkbox"/> Correspondent Broker/Correspondent Name and Company Name: <u>ABC Mortgage Company</u>	Temporary Buydown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms _____
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III. Underwriting Information

Underwriter's Name _____	Appraiser's Name/License # <u>John Appraiser / 123-0000000</u>	Appraisal Company Name <u>Accurate Appraisal</u>
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Stable Monthly Income Borrower 1 \$ <u>4,161.00</u> Borrower 2 \$ <u>5,000.00</u> Borrower 3 \$ _____ Borrower 4 \$ _____ Other Borrowers (5+) \$ _____ Rental Income - subject property \$ _____ Net Rental Income - other properties \$ _____ Total Borrower Income \$ <u>9,161.00</u> <input type="checkbox"/> At least one borrower is self-employed	Proposed Monthly Payment for the Property First Mortgage P&I \$ <u>1,022.02</u> Subordinate Lien (s) P&I \$ _____ Homeowner's Insurance \$ <u>95.00</u> Supplemental Property Insurance \$ _____ Property Taxes \$ <u>208.33</u> Mortgage Insurance \$ <u>52.50</u> Association/Project Dues (Condo, Co-Op, PUD) \$ _____ Other \$ _____ Total \$ <u>1,377.85</u>
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Qualifying Ratios Primary Housing Expense/Income <u>15.04</u> % Total Obligations/Income(DTI) <u>27.16</u> %	Level of Property Review <input checked="" type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number _____	All Other Monthly Payments Used in Qualifying \$ <u>1,110.00</u>
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Qualifying Rate <input checked="" type="checkbox"/> Rate Used for Qualifying <u>5.5000</u> % <input type="checkbox"/> Initial Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %	Escrow (T&I) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Borrower Funds to Close Required \$ <u>20,389.78</u> Verified Assets \$ <u>78,079.00</u> No. of Months Reserves _____ Interested Party Contributions _____ %
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Risk Assessment <input type="checkbox"/> Manual Underwriting <input type="checkbox"/> AUS <input checked="" type="checkbox"/> DU <input type="checkbox"/> LPA <input type="checkbox"/> Other AUS Recommendation <u>Approve/Eligible</u> DU Case ID/LP AUS Key# <u>1234567899</u> LPA Doc Class (Freddie) _____ Representative Credit/Indicator Score <u>720</u> Underwriter Comments _____ _____ _____	Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Homeownership Education Certificate in File <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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IV. Seller and Contact Information

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