

# Uniform Underwriting and Transmittal Summary

## I. Borrower and Property Information

Borrower Name \_\_\_\_\_

Co-Borrower Name \_\_\_\_\_

Property Address \_\_\_\_\_

SSN: \_\_\_\_\_

SSN: \_\_\_\_\_

**Property Type**  
☐ Detached Housing  
☐ Attached Housing  
☐ Condominium  
☐ PUD    ☐ CO-OP

**Project Classification**  
☐ A/III Condo  
☐ B/II Condo  
☐ C/I Condo  
Project Name \_\_\_\_\_

☐ E PUD  
☐ F PUD  
☐ III PUD

☐ 1 CO-OP  
☐ 2 CO-OP

**Occupancy Status**  
☐ Primary Residence  
☐ Second Home  
☐ Investment Property

Number of Units \_\_\_\_\_  
Sales Price    \$ \_\_\_\_\_  
Appraised Value    \$ \_\_\_\_\_

## II. Mortgage Information

**Loan Type**  
☐ Conventional  
☐ FHA  
☐ VA  
☐ FmHA

**Amortization Type**  
☐ Fixed-Rate – Monthly Payments  
☐ Fixed-Rate – Bi-Weekly Payments  
☐ Balloon  
☐ ARM (type) \_\_\_\_\_  
☐ Other (specify) \_\_\_\_\_

**Loan Type**  
☐ Purchase  
☐ Cash-Out Refinance  
☐ No Cash-Out Refinance  
Purpose of Refinance: \_\_\_\_\_

**Lien Position**  
☐ First Mortgage  
☐ Second Mortgage  
**Amount of Subordinate Financing**  
\$ \_\_\_\_\_

**Note Information**  
Original Loan Amount    \$ \_\_\_\_\_  
Initial P&I Payment    \$ \_\_\_\_\_  
Initial Note Rate    \_\_\_\_\_ %  
Note Date    \_\_\_\_\_  
Term (in months)    \_\_\_\_\_

**Mortgage Originator**  
☐ Seller  
☐ Third Party  
Third Party Name: \_\_\_\_\_

**Buydown**  
☐ Yes  
☐ No

**If Second Mortgage**  
Owner of First Mortgage  
☐ Fannie Mae    ☐ Freddie Mac  
☐ Seller/Other  
Original Loan Amount of First Mortgage  
\$ \_\_\_\_\_

## III. Underwriting Information

Underwriters' Name \_\_\_\_\_

Appraiser's Name/License # \_\_\_\_\_

Appraisal Company Name \_\_\_\_\_

**Stable Monthly Income**

	Borrower	Co-Borrower	Total
Base Income	\$ _____	\$ _____	\$ _____
Other Income	\$ _____	\$ _____	\$ _____
Positive Cash Flow (Subject Property)	\$ _____	\$ _____	\$ _____
Total Income	\$ _____	\$ _____	\$ _____

**Qualifying Ratios**  
Primary Housing Expense/Income    \_\_\_\_\_ %  
Total Obligations/Income    \_\_\_\_\_ %

**Loan-to-Value Ratios**  
LTV    \_\_\_\_\_ %  
Total LTV    \_\_\_\_\_ %

**Proposed Monthly Payments:**  
Borrower's Primary Residence:  
First Mortgage P&I    \$ \_\_\_\_\_  
Second Mortgage P&I    \$ \_\_\_\_\_  
Hazard Insurance    \$ \_\_\_\_\_  
Taxes    \$ \_\_\_\_\_  
Mortgage Insurance    \$ \_\_\_\_\_  
Homeowners Association Fees    \$ \_\_\_\_\_  
Lease/Ground Rent    \$ \_\_\_\_\_  
Other    \$ \_\_\_\_\_  
Total Primary Housing Expense    \$ \_\_\_\_\_  
Other Obligations:  
Negative Cash Flow    \$ \_\_\_\_\_  
(subject property)  
All Other Monthly Payments    \$ \_\_\_\_\_  
Total All Monthly Payments    \$ \_\_\_\_\_

**Qualifying Rate**  
☐ Note Rate    \_\_\_\_\_ %  
☐ \_\_\_\_\_ % Above Note Rate    \_\_\_\_\_ %  
☐ \_\_\_\_\_ % Below Note Rate    \_\_\_\_\_ %

☐ Bought Down Rate    \_\_\_\_\_ %  
☐ Other    \_\_\_\_\_ %

Underwriter Comments (If more space is needed, use page two) \_\_\_\_\_

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## IV. Seller, Contract, and Contact Information

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

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

Seller No. \_\_\_\_\_ Investor Loan No. \_\_\_\_\_

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

Master Commitment No. \_\_\_\_\_

Contract No. \_\_\_\_\_

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

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

Contact's Phone Number \_\_\_\_\_ ext. \_\_\_\_\_

Contact's Signature \_\_\_\_\_

Date \_\_\_\_\_

Type of Commitment    ☐ Standard    ☐ Negotiated

## V. Delivery Data

(Completion of this section is optional; however, the data must be transmitted on the applicable Fannie Mae or Freddie Mac delivery form when the mortgage is delivered for sale.) (See Fannie Mae 1008A/Freddie Mac 1077A for a list of valid codes.)

**Borrower Information**  
Number of Borrowers    \_\_\_\_\_  
Borrower Age    \_\_\_\_\_  
Co-Borrower Age    \_\_\_\_\_  
Are any of the occupant borrowers  
first-time homebuyers?    ☐ Yes    ☐ No

**Property Information**  
Number of Bedrooms    \_\_\_\_\_  
Unit 1    \_\_\_\_\_  
Unit 2    \_\_\_\_\_  
Unit 3    \_\_\_\_\_  
Unit 4    \_\_\_\_\_

Gross Monthly Rents    \_\_\_\_\_  
Year Built    \_\_\_\_\_  
Unit 1 \$    \_\_\_\_\_  
Unit 2 \$    \_\_\_\_\_  
Unit 3 \$    \_\_\_\_\_  
Unit 4 \$    \_\_\_\_\_

**Information for Government Monitoring Purposes Only**  
Borrower Race Code    \_\_\_\_\_    Borrower Gender Code    \_\_\_\_\_    Co-Borrower Race Code    \_\_\_\_\_    Co-Borrower Gender Code    \_\_\_\_\_

**Mortgage Insurance**  
Mortgage Insurer (MI) Code    \_\_\_\_\_  
Certificate Number    \_\_\_\_\_

Percentage of Coverage    \_\_\_\_\_ %  
Adjustor Coverage    ☐ Yes    ☐ No

**Special Feature/Characteristics Codes**  
Code 1    \_\_\_\_\_    Code 3    \_\_\_\_\_    Code 5    \_\_\_\_\_  
Code 2    \_\_\_\_\_    Code 4    \_\_\_\_\_    Code 6    \_\_\_\_\_



