## Uniform Underwriting and Transmittal Summary

Borrower and Property Peter Sim					Occupancy Status	Sales Price\$_1	
tal # of Borrowers 2 operty Address 126 Lake	View Lane	e, Pleasant Vall	ev. XY 99	999	☑ Primary Residence ☑ Second Home	Appraised Val	ue \$_201,000
	VIOW Land				☐ Investment Property		
Property Type ⊠ 1 unit		Project Classific Freddie Mac	cation	Fannie Mae			
□ 2 units		☐ Streamlined F	Peview	☐ E Established PUD Project	nt	Property Ri	ahts
3 units		☐ Established P		☐ F New PUD Project	ot .	☑ Fee Sim	
☐ 4 units		■ New Project	,	☐ P Limited Review - New C	Condo Project	Leasehol	
Condominium		Detached Pro		Q Limited Review - Estab	lished Condo Project		
□ PUD □ Co-op		2- to 4-unit Pro		R Full Review - New Cond			
<ul><li>☐ Manufactured Hou</li><li>☐ Single Wide</li><li>☐ Manufactured Hou</li></ul>		<ul><li>□ Exempt from I</li><li>□ Reciprocal Re</li></ul>		<ul><li>□ S Full Review - Establishe</li><li>□ T Fannie Mae Review three</li></ul>			
□ Sirigle Wide □ W	lulliwide	☐ Recipiocal Re	view	☐ U FHA-approved Condo F			
				□ V Condo Project Review			
				☐ 1 Full Review - Co-op Pro			
				☐ 2 Fannie Mae Review thro	ough PERS - Co-op Project		
Project Name				Fannie Mae Cond	o Project Manager™ Project ID#	f (if anv)	
. Mortgage Information						()/	
pan Type	Amortizatio	n Type		Loan Purpose	L	ien Position	
Conventional	☑ Fixed-Rat	te—Monthly Payme	nts	∑ Purchase	Σ		
FHA		te—Biweekly Paym		☐ Cash-Out Refinance		Amount of Subordinate Financi	ng
VA	■ Balloon	, ,		☐ Limited Cash-Out Refinance			
USDA/RD	□ ARM (type	e)		☐ No Cash-Out Refinance (Fr	reddie) (I	If HELOC, include balance and	d credit limit)
	☐ Other (sp	ecify)		☐ Home Improvement		☐ Second Mortgage	
-t- I-fti			0-1-1	☐ Construction Conversion/C		1	
ote Information			Originator		Temporary Buyd	IOWII	
oan Amount \$ <u>180,000</u> ote Rate 5.5000	0/	☐ Seller			☐ Yes		
ote Rate	_ %	☐ Broker			☑ No Torms		
Dan Term (III months) 300				Name and Company Name:	Terms		
			•	Name and Company Name:			
		ABC	norigage	Company			
I. Underwriting Informati derwriter's Name	on	Λ	icor's Name	Liconso #	Annuical O	mnany Nama	
uciwillei 3 Naiile			iser's Name/ nn Apprai:	ser / 123-0000000		mpany Name te Appraisal	
Stable Monthly Income					Proposed Monthly Pay	yment for the Property	
Borrower 1	¢	4,161.00					\$1,022.02
	Ψ				First Mortgage P&I		\$1,022.02
Borrower 2	\$	5,000.00			First Mortgage P&I Subordinate Lien (s) P&		\$
Borrower 3	\$			alue Ratios	Subordinate Lien (s) P8 Homeowner's Insurance	е	\$
Borrower 3 Borrower 4	\$ \$		LTV	90.00 %	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property	е	\$\$ \$95.00
Borrower 3	\$ \$ \$			90.00 % /%	Subordinate Lien (s) P8 Homeowner's Insurance	е	\$
Borrower 3 Borrower 4 Other Borrowers (5+)	\$ \$ \$ \$ y \$	5,000.00	LTV_ CLTV/TLT\	90.00 % /%	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance	е	\$ 95.00 \$ 208.33
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other property Total Borrower Income	\$ \$ \$ y erties \$	9,161.00	LTV_ CLTV/TLT\	90.00 % /%	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other	e Insurance	\$ 95.00 \$ 208.33 \$ 52.50 \$
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other prope	\$ \$ \$ y erties \$	9,161.00	LTV_ CLTV/TLT\ HCLTV/HT	90.00 % /% LTV %	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due	e Insurance	\$ 95.00 \$ 208.33 \$ 52.50
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income  At least one borrower	\$ \$ \$ y erties \$	9,161.00	LTVCLTV/TLT\ HCLTV/HT	90.00 % /% LTV%	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other	e Insurance	\$ 95.00 \$ 208.33 \$ 52.50 \$
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income  At least one borrower  Qualifying Ratios	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.000.00 6.00 6.00 6.00 6.00 6.	LTV_CLTV/TLTV HCLTV/HT  Level of Pr	90.00 % /% LTV	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total	e Insurance es (Condo, Co-Op, PUD)	\$
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income At least one borrowe  Qualifying Ratios Primary Housing Expense/Income	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.000.00 5.000.00 5.000.00 5.000.00 5.000.00 5.000.00	LTVCLTV/TLTV HCLTV/HT  Level of Pr  Exterior.  Exterior.	90.00 % /% LTV	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total	e Insurance	\$ 95.00 \$ 208.33 \$ 52.50 \$
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income  At least one borrower  Qualifying Ratios	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.000.00 6.00 6.00 6.00 6.00 6.	LEVEL of Pr  Level of Pr  Exterior  Exterior  No Appr	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total	e Insurance es (Condo, Co-Op, PUD) rments Used in Qualifying	\$
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income At least one borrower  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.000.00 5.000.00 5.000.00 5.000.00 5.000.00 5.000.00	LTVCLTV/TLTV HCLTV/HT  Level of Pr  Exterior.  Exterior.	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total	e Insurance es (Condo, Co-Op, PUD) ements Used in Qualifying Borrower Funds to Close	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Rental Income - other proper Total Borrower Income At least one borrower  Qualifying Ratios Primary Housing Expense/Incon Total Obligations/Income(DTI)	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.9,161.00 oyed 15.04 % 27.16 %	LEVEL of Pr  Level of Pr  Exterior  Exterior  No Appr	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay	e Insurance es (Condo, Co-Op, PUD) ements Used in Qualifying Borrower Funds to Close Required	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Dther Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income At least one borrower  Qualifying Ratios Primary Housing Expense/Incon Total Obligations/Income(DTI)  Qualifying Rate  Rate Used for Qualifying	\$ \$ y y \$ srties \$ er is self-emple	5.5000.00 9,161.00 oyed 15.04 % 27.16 %	LEVEL of Pr  Level of Pr  Exterior  Exterior  No Appr	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay	e Insurance es (Condo, Co-Op, PUD) ements Used in Qualifying Borrower Funds to Close	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Ret Rental Income - other proper Total Borrower Income  ☐ At least one borrower  ☐ Unablifying Ratios  ☐ Rete Used for Qualifying ☐ Initial Bought-Down Rate	\$ \$ y y \$ srties \$ er is self-emple	5.000.00 5.9,161.00 oyed 15.04 % 27.16 %	LEVEL of Pr  Level of Pr  Exterior  Exterior  No Appr	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay	e Insurance es (Condo, Co-Op, PUD)  rments Used in Qualifying  Borrower Funds to Close Required Verified Assets	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income At least one borrower  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate XI Rate Used for Qualifying Initial Bought-Down Rate Other	\$ \$ y y \$ srties \$ er is self-emple	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % %	LEVEL of Pr  Level of Pr  Exterior  Exterior  No Appr	90.00 % /	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No	e Insurance es (Condo, Co-Op, PUD)  rments Used in Qualifying  Borrower Funds to Close Required Verified Assets	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
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Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Rental Income - other Rental Income Rental Income - other -	y \$ erties \$ er is self-emple	5.5000.00 9,161.00 oyed  15.04 % 27.16 %  5.5000 % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi SI Exterior No Appr Form Numb	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Rental Income - other Rental Income Rental Income - other -	y \$ erties \$ er is self-emple	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi SI Exterior No Appr Form Numb	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
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Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other proper Total Borrower Income At least one borrower  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate XI Rate Used for Qualifying Initial Bought-Down Rate Other  Risk Assessment Manual Underwriting AUS	y \$ erties \$ er is self-emple	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi SI Exterior No Appr Form Numb	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other property Net Rental Income - other property At least one borrown  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate Initial Bought-Down Rate Other  Risk Assessment Manual Underwriting AUS DU LPA Other AUS Recommendation DU Case ID/LP AUS Key# LPA Doc Class (Freddie) Representative Credit/Indicator	y \$ erties \$ er is self-emple	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi SI Exterior No Appr Form Numb	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other property Net Rental Income - other property At least one borrown  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate Initial Bought-Down Rate Other  Risk Assessment Manual Underwriting AUS DU LPA Other AUS Recommendation DU Case ID/LP AUS Key# LPA Doc Class (Freddie) Representative Credit/Indicator	y \$ y \$ erties \$ ser is self-emple me  Ap 12 or Score 7:	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi SI Exterior No Appr Form Numb	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ 1,377.85 \$ 1,110.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other property Net Rental Income - other property Net Rental Income - other property Other Rental Income At least one borrown  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate XI Rate Used for Qualifying Initial Bought-Down Rate Other  Risk Assessment Manual Underwriting AUS XI DU LPA Other AUS Recommendation DU Case ID/LP AUS Key# LPA Doc Class (Freddie) Representative Credit/Indicate Underwriter Comments  V. Seller and Contact Info	y \$ y \$ erties \$ ser is self-emple me  Ap 12 or Score 7:	5.5000.00 5.9,161.00 oyed 15.04 % 27.16 % 5.5000 % % %	LTV CLTV/TLTN HCLTV/HT  Level of Pi M Exterior No Appr Form Numt  Affordable Yes M	90.00 % /% LTV	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ  Yes 🖾 No	e Insurance es (Condo, Co-Op, PUD)  rments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ \$1,377.85 \$ 1,110.00 \$ 20,389.78 \$ 78,079.00
Borrower 3 Borrower 4 Other Borrowers (5+) Rental Income - subject property Net Rental Income - other property Net Rental Income - other property Net Rental Income - other property Other Rental Income At least one borrow  Qualifying Ratios Primary Housing Expense/Incom Total Obligations/Income(DTI)  Qualifying Rate XI Rate Used for Qualifying Initial Bought-Down Rate Other  Risk Assessment Manual Underwriting AUS XI DU LPA Other AUS Recommendation DU Case ID/LP AUS Key# LPA Doc Class (Freddie) Representative Credit/Indicate Underwriter Comments	y \$ y \$ perties \$ ser is self-emple me  Ap 12 7:	5.5000.00  9,161.00 oyed  15.04 % 27.16 %  5.5000 % % % pprove/Eligible 234567899	LTV CLTV/TLTN HCLTV/HT  Level of Pi Sterior Di Exterior No Appr Form Numb  Affordable Di Yes Sterior Con	90.00 % /% LTV%  roperty Review Interior Only aisal oer  Escrow (T&I) 🖾 Yes 🗆	Subordinate Lien (s) P8 Homeowner's Insurance Supplemental Property Property Taxes Mortgage Insurance Association/Project Due Other Total  All Other Monthly Pay  No No. of Months Reserves Interested Party Contrib Homeownership Educ  Yes Mo	e Insurance es (Condo, Co-Op, PUD)  ments Used in Qualifying  Borrower Funds to Close Required Verified Assets  s	\$ 95.00 \$ 208.33 \$ 52.50 \$ \$1,377.85 \$ 1,110.00 \$ 20,389.78 \$ 78,079.00

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