

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name _____ SSN _____
 Co-Borrower Name _____ SSN _____
 Property Address _____

Property Type	Project Classification	Occupancy Status	Additional Property Information
<input type="checkbox"/> 1 unit	<input type="checkbox"/> Freddie Mac <input type="checkbox"/> Fannie Mae	<input checked="" type="checkbox"/> Primary Residence	Number of Units _____
<input type="checkbox"/> 2-4 units	<input type="checkbox"/> III Condo <input type="checkbox"/> P Limited Review New <input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	<input type="checkbox"/> Second Home	Sales Price \$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> II Condo <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	<input type="checkbox"/> Investment Property	Appraised Value \$ _____
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> I Condo <input type="checkbox"/> R Expedited New		
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> S Expedited Est.		
<input type="checkbox"/> Single Wide	<input type="checkbox"/> T Fannie Mae Review		
<input type="checkbox"/> Multiwide	<input type="checkbox"/> U FHA-approved		

Project Name _____

II. Mortgage Information

Loan Type	Amortization Type	Loan Purpose	Lien Position
<input checked="" type="checkbox"/> Conventional	<input checked="" type="checkbox"/> Fixed-Rate—Monthly Payments	<input checked="" type="checkbox"/> Purchase	<input checked="" type="checkbox"/> First Mortgage
<input type="checkbox"/> FHA	<input type="checkbox"/> Fixed-Rate—Biweekly Payments	<input type="checkbox"/> Cash-Out Refinance	Amount of Subordinate Financing \$ _____
<input type="checkbox"/> VA	<input type="checkbox"/> Balloon	<input type="checkbox"/> Limited Cash-Out Refinance (Fannie)	(If HELOC, include balance and credit limit)
<input type="checkbox"/> USDA/RHS	<input type="checkbox"/> ARM (type) _____	<input type="checkbox"/> No Cash-Out Refinance (Freddie)	<input type="checkbox"/> Second Mortgage
	<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Home Improvement	
		<input type="checkbox"/> Construction to Permanent	

Note Information	Mortgage Originator	Buydown	If Second Mortgage
Original Loan Amount \$ _____	<input type="checkbox"/> Seller	<input type="checkbox"/> Yes	Owner of First Mortgage
Initial P&I Payment \$ _____	<input type="checkbox"/> Broker	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac
Initial Note Rate _____ %	<input type="checkbox"/> Correspondent	Terms _____	<input type="checkbox"/> Seller/Other
Loan Term (in months) _____	Broker/Correspondent Name and Company Name: _____		Original Loan Amount of First Mortgage \$ _____

III. Underwriting Information

Underwriter's Name _____	Appraiser's Name/License # _____	Appraisal Company Name _____
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Stable Monthly Income	Present Housing Payment: \$ _____																																																
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Qualifying Ratios	Loan-to-Value Ratios	
Primary Housing Expense/Income _____ %	LTV _____ %	
Total Obligations/Income _____ %	CLTV/TLTV _____ %	
Debt-to-Housing Gap Ratio (Freddie) _____ %	HCLTV/HTLTV _____ %	

Qualifying Rate	Level of Property Review	
<input type="checkbox"/> Note Rate _____ %	<input type="checkbox"/> Exterior/Interior	
<input type="checkbox"/> _____ % Above Note Rate _____ %	<input type="checkbox"/> Exterior Only	
<input type="checkbox"/> _____ % Below Note Rate _____ %	<input type="checkbox"/> No Appraisal	
<input type="checkbox"/> Bought-Down Rate _____ %	Form Number: _____	
<input type="checkbox"/> Other _____ %		

Risk Assessment	Escrow (T&I)	
<input type="checkbox"/> Manual Underwriting	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> AUS		
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other _____		
AUS Recommendation _____		
DU Case ID/LP AUS Key# _____		
LP Doc Class (Freddie) _____		

Representative Credit/Indicator Score _____	Community Lending/Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Home Buyers/Homeownership Education Certificate in file <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Underwriter Comments _____

IV. Seller, Contract, and Contact Information

Seller Name _____	Contact Name _____
Seller Address _____	Contact Title _____
	Contact Phone Number _____ ext. _____
Seller No. _____ Investor Loan No. _____	Contact Signature _____
Seller Loan No. _____	Date _____
Master Commitment No. _____	
Contract No. _____	

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:

Prepared By: **ResCom Mortgage and Finance, Inc**
4047 Okeechobee Blvd Ste 225
West Palm Beach , FL 33409
561-242-1114

Property Address:

Application No:

Date Prepared:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
%	\$	\$	\$

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature:
Credit Disability		I want credit disability insurance. Signature:
Credit Life and Disability		I want credit life and disability insurance. Signature:

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance Credit disability Property insurance Flood insurance
 You may obtain the insurance from anyone you want that is acceptable to creditor
 If you purchase property flood insurance from creditor you will pay \$ for a one year term.

SECURITY: You are giving a security interest in:
 The goods or property being purchased Real property you already own.

FILING FEES: \$
LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties
 * means an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

 (Applicant) (Date) _____
 (Applicant) (Date) (Applicant) (Date)

 (Lender) (Date)