



Last Reviewed: 07/09/2024



PreApp Express Desk Submission

Send to PreAppExpressDesk@UHM.com

Internal Only – TPO AE to Complete

Borrower Last Name: _____

Loan #: _____

Sub Date/Time: _____

Credit Score: _____

Housing ratio: _____

Debt to Income: _____

Current Housing Payment: _____

Projected Housing Payment: _____

LTV: _____

CLTV: _____

Loan Type: _____

Estimated Reserves: _____

Loan Officer: _____

Contact #: _____

Reason for Prior Approval Submission (Select All That Apply)

UHM Overlay:

- FICO Below UHM Minimum
- C2P DTI Over Max

Refer AUS with the following credit combination USDA:

- CH7 <4 Years & FICO <660
- CH7 <4 years & 100% Payment Shock
- FICO <660 & DTI >50%

Other:

- Assets
- Credit
- Income
- Job History
- Non-QM First-Time Homebuyer

File Weaknesses: _____

File Strengths (Compensating Factors): _____

Additional Loan Notes: _____
