



Last Reviewed: 08/16/2024



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

☐ VA Escrow Waiver

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

File Weaknesses: _____

File Strengths (Compensating Factors): _____

Additional Loan Notes: _____
