

Mortgage Underwriter Fillable Worksheet



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Borrower Information

Borrower Name: _____

Date of Birth: _____ SSN: _____

Credit Score: _____ Employment Status: _____

Employer Name: _____

Monthly Gross Income: \$_____

Other Income: \$_____ (Source: _____)

Total Borrower Income: \$_____

Co-Borrower Information

Co-Borrower Name: _____

Date of Birth: _____ SSN: _____

Credit Score: _____ Employment Status: _____

Employer Name: _____

Monthly Gross Income: \$_____

Other Income: \$_____ (Source: _____)

Total Co-Borrower Income: \$_____

Household & Income Summary

Total Household Members: _____

Total Household Income: \$_____

Qualifying Income (Underwriting): \$_____

Asset Verification

Checking Account Balance: \$_____

Savings Account Balance: \$_____

Retirement Funds: \$_____

Gift Funds (if applicable): \$_____

Total Verified Assets: \$_____

Liability & Credit Analysis

Monthly Debt Obligations: \$_____

Revolving Debt Balances: \$_____

Installment Loans: \$_____

Student Loans: \$_____

Collections/Judgments: _____

Total Monthly Liabilities: \$_____

Date Credit Report Pulled: _____

Loan Ratios

Housing Ratio (Front-End): _____%

Debt-to-Income Ratio (Back-End): _____%

Loan-to-Value (LTV): _____%

Combined Loan-to-Value (CLTV): _____%

Property Appraisal

Appraised Value: \$_____

Purchase Price: \$_____

Appraisal Date: _____

Appraiser Name: _____

Required Documents & Expiration Dates

Credit Report Expiration: _____

Pay Stubs (Last 30 Days) Expiration: _____

Bank Statements Expiration: _____

Tax Returns (2 Years) Expiration: _____

Employment Verification Expiration: _____

Photo ID Expiration: _____

Underwriting Notes

Final Decision

Approve / Deny / Suspend / Refer (Circle One)

Conditions (if any):

_____ Underwriter

Name: _____

Date: _____

*For Guidance and Informational Purposes only.