LENDER UNDERWRITER REVIEW VERIFICATION (URV)

NJHMFA Reservation Number: _____

Lender Name: _____

Borrower(s) Name: _____

I, _____am the Underwriter for the above referenced lender and I certify the following:

1. I have fully reviewed the loan referenced above.
2. This loan meets all first mortgage insurer and Agency guidelines.
3. This loan is complete, and all conditions have been cleared for this loan to close, pending Agency approval.
4. If this loan is participating in the First-Generation down payment assistance program. I have also;
   - ✓ Reviewed the credit report for any prior homeownership.
   - ✓ Reviewed any third-party fraud prevention software tool (Fraud Guard/Mavent) for any prior homeownership.
   - ✓ Reviewed the URLA for any prior homeownership.

I also understand if this loan does not meet required agency guidelines and documentation requirements then the loan will be returned to the lender without an agency approval.

Underwriter Name: _____

Underwriter Signature: _____

Underwriter Email Address: _____

Underwriter Phone Number: _____

CHUMS ID# (when applicable): _____

Lender Loan Approval Date: _____