

# THE HANDBOOK OF FIRST MORTGAGE UNDERWRITING

*A STANDARDIZED METHOD FOR THE COMMERCIAL REAL ESTATE INDUSTRY* 

# Handbook Of First Mortgage Underwriting

**United States. Veterans Benefits  
Administration**



## **Handbook Of First Mortgage Underwriting:**

**The Handbook of First Mortgage Underwriting** Precept Corporation, 2002 Every year billions of dollars are loaned for commercial real estate from towering office buildings to multifamily housing from hotels and hospitals to factories and shopping malls Unfortunately there currently exists no set of standard guidelines for underwriting these large variety of properties Essentially ten different underwriters could give ten different numbers for the value of a given piece of commercial real estate The Handbook of First Mortgage Underwriting is the first comprehensive set of underwriting guidelines for commercial property This handbook provides very detailed step by step guidelines for a full and accurate underwriter report The author provides numerous forms and checklists for everything an underwriter needs Complete site inspection reports Cash flow underwriting process and analysis Borrower credit analysis Borrower financial analysis Detailed data collection forms In addition there is an entire chapter dedicated to third party reports The book details what third party reports should contain how they should be conducted and how they should be used by the underwriter Third part reports include appraisals property condition assessments

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