



EASTERN LENDERS ASSOCIATION

# UNDERWRITING WAR STORIES

Moderator: Chad Perrone, Deputy Chief  
Underwriter, Bravo Capital

Panelist: Allen Cohen, Senior Underwriter  
Jim Rice, Construction Analyst  
Leah Moskowitz, Senior Underwriter

# Google Search Story #1

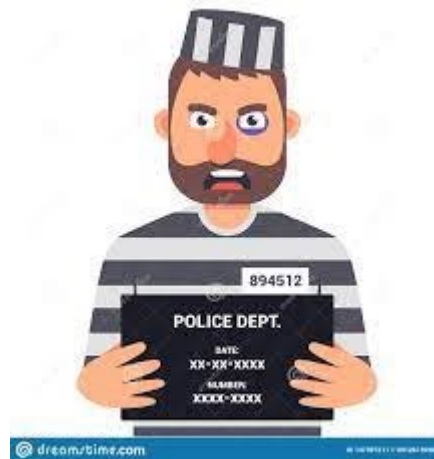


# Google Search Story #2





# One Phone Call





# Is this an affordable unit?





# Lender Site Inspection Story





Toilet in a corner, blocked by the sink

How can you use this toilet?





Grab bar for  
toilet  
blocking tub  
control and  
access to tub





Balcony is secured to the building with a few lag bolts



Old swimming pool or a structural support system

Property converted two units (upper and lower) into a single unit

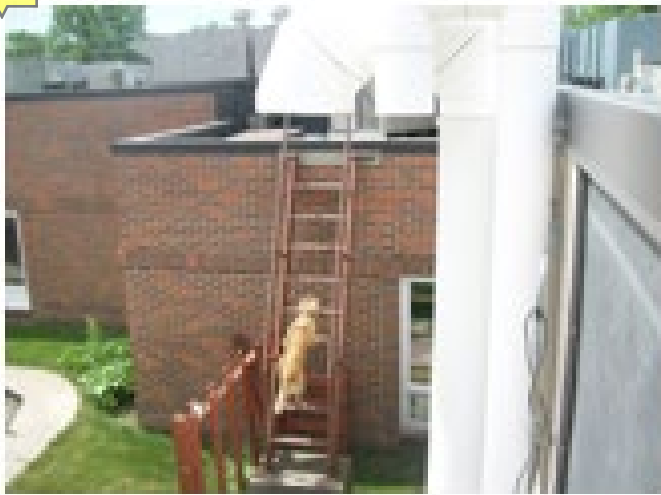




This is fine,  
right?



This owner and design architect argued that this is OK



# The Story of Champ





Star Wars Curtains – Is that is the only problem?





## The Picture is Not the Picture



2BR/1BA loft unit loft space

# 92013 Supplement Stories

## Supplement to Application for a Multifamily Housing Project

U.S. Department of Housing  
and Urban Development  
Office of Housing  
Federal Housing Commissioner

OMB No. 2502-0029  
(exp. 09/30/2016)

### To Be Completed by Each Sponsor and by the General Contractor

Public reporting burden for this collection of information is estimated to average 2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This collection of information is required under Section 207(b) of the National Housing Act (Public Law 479, 48 Stat. 1246, 12 U.S.C. 1701, et. seq.), authorizing the Secretary of HUD to insure mortgages. The information is used by HUD to verify the credit status of the applicants for mortgage insurance, including the principal sponsors and the general contractor. The information is also authorized by 24 CFR 207.17 and is being collected by HUD to facilitate the evaluation of multiple participation.

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Project Name	Project Number	Applicant's Name



# Property Insurance Stories



# What is the Property



# Do I really need to complete a Mortgage Credit Review?

