

## Uniform Condominium Mortgage Questionnaire

\*\*Any lender or financial institution requiring Information not included in this Uniform Mortgage Questionnaire may request the use of their own Questionnaire by visiting [www.camcomgmt.com](http://www.camcomgmt.com) and selecting "Online Services" at the top then "**Special Mortgage Questionnaire**" on the left.

### General Information

- 1. The named community is a:** \_\_\_\_\_  
Was the community created by the conversion of an existing building? Yes \_\_\_ No \_\_\_  
If yes, please indicate: Age of building: \_\_\_\_\_ years.  
Type of original use: \_\_\_\_\_
- 2. Is the community a legally phased project?** Yes \_\_\_ No \_\_\_  
If yes, please indicate: Number of units: \_\_\_\_\_ Number of Phases: \_\_\_\_\_
- Is the community subject to additional annexation or phasing?** Yes \_\_\_ No \_\_\_  
Description of additional annexation or phasing: \_\_\_\_\_
- 3. Unit Sales: Total number of units in project:** \_\_\_\_\_ Total number units conveyed to purchasers: \_\_\_\_\_
- 4. Unit Types:** T/H \_\_\_ Mid-Rise \_\_\_ Number of stories: \_\_\_\_\_ Hi-Rise: \_\_\_\_\_ stories: \_\_\_\_\_  
Parking Total Spaces: \_\_\_\_\_ Description: parking lot: \_\_\_\_\_
- Breakdown of Unit**  
Sales total number principal residence units conveyed: \_\_\_\_\_  
Total number of offsite addresses: \_\_\_\_\_  
**Number of offsite addresses may represent a combination of the following**  
Total number second home units conveyed: \_\_\_\_\_  
Total number investor-owned units conveyed: \_\_\_\_\_  
Total number retained by developer/converted: \_\_\_\_\_
- 5. Unit Maintenance:** Are the common areas and units well maintained? Yes \_\_\_ No \_\_\_  
If no, describe the maintenance needed: \_\_\_\_\_  
Date the project was last inspected: \_\_\_\_ / \_\_\_\_ / \_\_\_\_
- 6. Does any investor own more than one unit?** Yes \_\_\_ No \_\_\_  
If yes, identify the investor (the same individual, investor group, partnership, or corporation) and indicate the total number of units owned by each such investor in the project. \_\_\_\_\_

Does any investor own more than ten percent of the total units in the project?

Yes \_\_\_ No \_\_\_

**7. The recreational amenities (other than those in a Master Association) include:**

swimming pool(s) \_\_\_ clubhouse \_\_\_ tennis courts \_\_\_ playground \_\_\_ fitness center \_\_\_  
basketball court \_\_\_

**8. Are all units and facilities complete?** This includes all amenities and common areas such as pools, tennis courts, roads, walkways, parking areas, landscaping, clubhouse, and renovations associated with conversions. Yes \_\_\_ No \_\_\_

If no, how many units have been completed? \_\_\_\_\_

If no, how many phases have been completed? \_\_\_\_\_

Describe any incomplete item: \_\_\_\_\_

**9. Can the project be expanded beyond its current size?** Yes \_\_\_ No \_\_\_

**10. Is the owners' association currently a party to any type of litigation or public administrative action (including any violations of any environmental or public health statutes and laws or current environmental or public health litigation or administrative action).** Yes \_\_\_ No \_\_\_

If yes, describe the nature of the litigation or public action and attach any information:

\_\_\_\_\_

**11. Has the owners' association been notified of any violations of any government or land-use regulations (such as zoning ordinances and coastal tideland or wetland laws)?** Yes \_\_\_ No \_\_\_

If yes, describe the nature of the violations: \_\_\_\_\_

**12. Is the subject a houseboat project (a boat that has been modified to be used as a residence)?** Yes \_\_\_ No \_\_\_

**13. Is the project a condominium hotel?** Yes \_\_\_ No \_\_\_

**14. Are there any multiple-dwelling unit condominiums in the project (an owner may own more than one dwelling unit evidenced by one note or deed)?**

Yes \_\_\_ No \_\_\_

**15. Is the project a legal but non-conforming use of land?** Yes \_\_\_ No \_\_\_

**16. Is this a mixed use development which may include retail/commercial components?** Yes \_\_\_ No \_\_\_

**17. Do the project documents allow the units to be used as timeshares?**

Yes \_\_\_ No \_\_\_

**18. Is the project participating in any land use agreements with other developments not controlled by the association? Yes \_\_\_ No \_\_\_**

**Title Information**

**19. How is title to the units held? \_\_\_\_\_**

**20. Are there any leased recreational facilities or any common-area leases?**

Yes \_\_\_ No \_\_\_

**21. Does the unit owner own the lot or land below the unit or an undivided interest in common land? Yes \_\_\_ No \_\_\_**

**22. Do unit owners have sale ownership interest in and the right to the use of the project facilities? Yes \_\_\_ No \_\_\_**

If no, please explain: \_\_\_\_\_

**23. Does the developer retain ownership interest in any of the facilities or common areas? Yes \_\_\_ No \_\_\_**

If yes, please explain: \_\_\_\_\_

**24. Do the project documents include restrictions on sale that would limit the free transferability of title: (i.e. age restriction, right of first refusal, low-to moderate-income restrictions)? Yes \_\_\_ No \_\_\_**

If yes, restrictions include: \_\_\_\_\_

**Rental Information**

**25. Does the project consist of any leased or rented units? Yes \_\_\_ No \_\_\_**

**26. Is there a rental service for leasing units? Yes \_\_\_ No \_\_\_**

If yes, participation is: \_\_\_\_\_

**27. Does the owners' association provide a cleaning service for leased or rented units? Yes \_\_\_ No \_\_\_**

**28. Do the project documents allow the units to be leased or rented for less than a 30-day period? Yes \_\_\_ No \_\_\_**



Management Company

**29. Are there any other restrictions relating to the term of any lease or rental agreement?** Yes \_\_\_ No \_\_\_

If yes, do the restrictions include: Copy of lease must be given to Management Company along with tenant contact information? Yes \_\_\_ No \_\_\_

**Control Transfer Information**

**30. Has voting control of the Board of Directors been turned over from the builder or developer?** Yes \_\_\_ No \_\_\_

If yes, date of transfer: \_\_\_/\_\_\_/\_\_\_ anticipated date of transfer: \_\_\_/\_\_\_/\_\_\_

**Budget/Financial information**

**31. The owners' association fiscal year is from:** \_\_\_/\_\_\_/\_\_\_

**32. How many budget cycles have been controlled by the unit owners as a majority (as opposed to the developer)?** \_\_\_\_\_

**33. The amount currently held in a segregated reserve fund for future repair and/or replacement of major components of the project is:**

Total Reserves: \$ \_\_\_\_\_

**34. Does the budget include a 10% reserve?** Yes \_\_\_ No \_\_\_

**35. Does the Homeowners Association maintain separate accounts for the operating expense and reserve accounts?** Yes \_\_\_ No \_\_\_

**36. Does the Association have any outstanding loans?** Yes \_\_\_ No \_\_\_

If yes, describe the nature of loan, purpose and collateral (if applicable). \_\_\_\_\_

**37. The unit assessment/common charges for all units are:** The Same \_\_\_ Charge by Percentage Interest \_\_\_

If the charges are the same, the assessment/common charges are: \$ \_\_\_\_\_

If the charges are not the same, the assessment/common charges range from:

\$ \_\_\_\_\_ to \$ \_\_\_\_\_

Frequency with which assessments are charged: Monthly \_\_\_ Quarterly \_\_\_ Annually \_\_\_

**38. Do the unit assessments include any charges for unit utilities?** Yes \_\_\_ No \_\_\_

If yes, please indicate which utilities: Electric \_\_\_ Heat \_\_\_ A/C \_\_\_ Gas \_\_\_ Water \_\_\_

**39. At the start of the current fiscal year, how many owners are delinquent more than 30 days in their unit assessment charges?** \_\_\_\_\_ The total amount of

outstanding delinquent charges is: \$ \_\_\_\_\_

40. The total income budgeted for the current year is: \$ \_\_\_\_\_
41. Are the monthly bank account statements being sent either to the homeowners association or the managing agent? Yes \_\_\_ No \_\_\_
42. Are any special assessments now approved, or been any in the past two years?  
Yes \_\_\_ No \_\_\_
- If yes, describe the special assessment and the total amount of assessment:  
\_\_\_\_\_

**Management Information**

43. If the project is Managed by a Management Firm Provide the following management contact information:
44. What is the length of the current management contract? \_\_\_\_\_ years. What is the expiration date of the current management contract? \_\_\_\_/\_\_\_\_/\_\_\_\_
45. If a management firm manages the project, is it related to the developer?  
Yes \_\_\_ No \_\_\_
46. Does the management company *have* fidelity insurance? Yes \_\_\_ No \_\_\_  
If yes, the amount of *coverage*?
47. Does the management contract provide for termination without cause within 90 days or less with written notice? Yes \_\_\_ No \_\_\_

**Commercial Non-Residential Use**

48. Is any space within the project designated only for commercial/non-residential use? Yes \_\_\_ No \_\_\_  
If yes, the number of commercial units is: \_\_\_\_ Title to the commercial units is retained by: \_\_\_\_\_  
Describe commercial/non-residential units and permitted uses: \_\_\_\_\_  
Can units be used both as residential and a retail/commercial place of business or professional studio? Yes \_\_\_ No \_\_\_
49. What percentage of the community is commercial space? \_\_\_\_%

**Low-and Moderate-Income Housing**

50. Does the project contain any *governmentally* regulated low-and moderate-income housing units (also known as inclusionary zoning)? Yes \_\_\_ No \_\_\_  
If yes, how many are there? If yes, representing what percent? \_\_\_\_ %

51. Identify units by type/size (i.e.: 1 bedroom, 2 bedroom, etc.): \_\_\_\_\_

52. Provide the following municipal regulatory agent contact information:

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

**Master/Umbrella Association Information**

53. Is there more than one Association for the project, such as a "Master" or "Umbrella" Association? (A Master or Umbrella Association is one with separate sub-associations with their own legal documents): Yes \_\_\_ No \_\_\_

If yes, provide the following Master Association information:

The amount of the unit assessment/common charges for the master association is:  
\$ \_\_\_\_\_

The frequency in which the master assessments/common charges are due for the unit owners:

Provide a description of the Master Association's amenities: \_\_\_\_\_

Date in which the voting control of the master association's board of directors was turned over from the builder: \_\_\_\_/\_\_\_\_/\_\_\_\_.

**Insurance Information**

54. Provide the following information regarding the project's insurance carrier:

Company: \_\_\_\_\_

Agent: \_\_\_\_\_

Agent Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

55. What is the amount of coverage on the master insurance policy:

\$ \_\_\_\_\_ Deductible: \_\_\_\_\_

Expiration Date: \_\_\_\_/\_\_\_\_/\_\_\_\_.

56. Are units or common elements located in a flood zone? Yes \_\_\_ No \_\_\_

If yes, is flood insurance in force? Yes \_\_\_ No \_\_\_

If flood insurance coverage is in force, does it cover at least 80% replacement?  
Yes \_\_\_ No \_\_\_

If flood insurance coverage is in force, is this coverage maximum available per condominium federal flood program? Yes \_\_\_ No \_\_\_

57. Is the HOA insured for fidelity bond? Yes \_\_\_ No \_\_\_

If the HOA is insured for fidelity bond, please provide the amount of coverage:

\$ \_\_\_\_\_

58. Provide the minimum number of days required for written notification to be given to the HOA or insurance trustee before any substantial changes or cancellation of the project coverage: \_\_\_\_\_

59. Contact the Insurance Agent for the Certificate of Insurance, Declaration of Insurance, Schedule of Insurance, policy number(s) and all other insurance-related information. \$ \_\_\_\_\_

**Certification**

I certify that, to the best of my knowledge and belief, the information and statements contained on this form and attachments (if applicable) are true and correct. The responses herein are made in good faith and to the best of my ability as to their accuracy.

CAMCO Management Lender Processing  
Department Date Prepared:

\_\_\_/\_\_\_/\_\_\_