



Residential Acceptance Corporation

VA RELATED DOCUMENTS & DISCLOSURES

PURCHASE, RATE/TERM LIMITED CASH OUT, & CASH OUT TRANSACTIONS

1. VA Certificate of Eligibility (VA Form 26-8320 or VA Form 26-8320a).
2. VA Request for Determination of Eligibility (VA Form 26-1880) and proof of military service (DD Form 214) if eligibility needs to be restored due to refinance or sale of previous residence.
3. VA Verification of Benefit-Related Indebtedness (VA Form 26-8937), bottom portion of form must be completed and signed by VA if veteran indicates affirmative to either question or if Funding Fee will be waived due to disability.
4. VA Interest Rate & Discount Disclosure Statement (fixed rate) or VA Adjustable Rate Mortgage Disclosure Statement (ARM), as applicable.
5. VA Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is on active duty.
6. HUD/VA Addendum to URLA (VA Form 26-1802a).
7. VA Debt Questionnaire (VA Form 26-0551).
8. VA Federal Debt Policy Notice (VA Form 26-0503).
9. VA Assumability Disclosure (VA Form 26-8978).
10. VA Option Clause added to Contract for Purchase.
11. VA Reserve/National Guard Activation/Deployment Certification if veteran is a member of the Reserve or National Guard.
12. VA Child Care Certification.
13. VA Statement of Nearest Living Relative.
14. VA Loan Analysis w/CAIVRS Numbers (VA Form 26-6393).
15. VA Request for Certification of Reasonable Value (VA Form 26-1805).

INTEREST RATE REDUCTION REFINANCING LOAN (IRRRL) TRANSACTIONS

1. VA Certificate of Eligibility (VA Form 26-8320 or VA Form 26-8320a) or Prior Loan Validation printout from WebLGY application on VA Information Portal.
2. VA Request for Determination of Eligibility (VA Form 26-1880)
3. VA Verification of Benefit-Related Indebtedness (VA Form 26-8937), bottom portion of form must be completed and signed by VA if veteran indicates "Do" to either question or if Funding Fee will be waived due to disability.
4. VA Interest Rate & Discount Disclosure Statement (fixed rate) or VA Adjustable Rate Mortgage Disclosure Statement (ARM), as applicable.
5. VA Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is on active duty.
6. HUD/VA Addendum to URLA (VA Form 26-1802a).
7. VA Debt Questionnaire (VA Form 26-0551).
8. VA Federal Debt Policy Notice (VA Form 26-0503).
9. VA Assumability Disclosure (VA Form 26-8978).
10. VA Statement of Nearest Living Relative.
11. Interest Rate Reduction Refinancing Loan Worksheet (VA Form 26-8923)
12. VA Rate Reduction Certification
13. VA Loan Analysis w/CAIVRS Numbers (VA Form 6393).
14. Copy of Note being refinanced.
15. Payoff Demand for previous VA loan being refinanced.

Department of Veterans Affairs REQUEST FOR A CERTIFICATE OF ELIGIBILITY	FOR VA USE ONLY	MAIL COMPLETED APPLICATION TO:
	COE REF. NO.	Atlanta Regional Loan Center Attn: COE (262) P. O. Box 100034 Decatur, GA 30031

NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.

1. NAME OF VETERAN (<i>First, Middle, Last</i>)	2. DATE OF BIRTH	3. SOCIAL SECURITY NUMBER
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Item 4B</i>)	4B. NAME(S) USED DURING MILITARY SERVICE (<i>If different from name in Item 1</i>)	
5. DAYTIME TELEPHONE NUMBER	6. E-MAIL ADDRESS (<i>If applicable</i>)	
7A. ADDRESS (<i>Number and street or rural route, city or P.O., State and ZIP Code</i>)	7B. MAIL CERTIFICATE OF ELIGIBILITY TO: (<i>Complete ONLY if the Certificate is to be mailed to an address different from the one listed in Item 7A.</i>)	
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO	8B. VA CLAIM NUMBER (<i>If known</i>)	

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (*If you currently serving on active duty, leave the "Date Separated" field blank.*)
 YES NO

IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER <i>(if different from Social Security Number)</i>
9B. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					
9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized.)					

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

10A. DO YOU NOW OWN ANY HOME(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="checkbox"/> YES (<i>If "Yes," complete Items 10B through 10D</i>) <input type="checkbox"/> NO (<i>If "No," skip to Item 14</i>) <input type="checkbox"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (<i>If "NA," skip to Item 14</i>)	10B. DATE OF LOAN <i>(Month and Year)</i>	10C. STREET ADDRESS	10D. CITY AND STATE
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 11B through 11D</i>)	11B. DATE OF LOAN <i>(Month and Year)</i>	11C. STREET ADDRESS	11D. CITY AND STATE
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 12B through 12D</i>)	12B. DATE OF LOAN <i>(Month and Year)</i>	12C. STREET ADDRESS	12D. CITY AND STATE
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRRL)? <input type="checkbox"/> YES <input type="checkbox"/> NO (<i>If "Yes," complete Items 13B through 13D</i>)	13B. DATE OF LOAN <i>(Month and Year)</i>	13C. STREET ADDRESS	13D. CITY AND STATE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN (<i>Do NOT print</i>)	14B. DATE SIGNED
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FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS

FOR VA USE ONLY (<i>Please do not write below this line</i>)	DATE RETURNED
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REASON(S) FOR RETURN

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT NOTICE - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*.

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 7 - You can have your Certificate of Eligibility sent to you at your current mailing address, or directly to your lender, or to any mailing address you provide in Item 7B.

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide: (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service** (not including Active Duty Training or Active Guard Reserve service) - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original; a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

NOTE - A reservist or member of the National Guard can be called to active duty under either of two legal authorities. Title 10 U.S. Code covers those who are ordered to regular active duty under federal call up. Reservists may also be called to active service under the authority of Title 32 U.S. Code. Service covered under Title 32 U.S. Code includes basic training (Initial Active Duty for Training or IADT) annual training, as well as certain types of full-time duty may be called Active Guard Reserve, Active Duty for Special Work, Full-time National Guard Duty or Active Duty Support. Service under Title 10 U.S. Code is qualifying active duty for the VA Home Loan Benefit. Active service under Title 32 U.S. Code, however, does NOT qualify under the active duty requirements. Service under Title 32 U.S. Code can be used to meet the 6-year requirement to qualify as a member of the Selected Reserve or National Guard.

Item 9C - **National Guard Service:** You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

Selected Reserve Service (Including Active Duty Training and Active Guard Reserve) - You may submit (Including Active Duty Training and Active Guard Reserve) a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

Army Reserve	DARP FM 249-2E
Naval Reserve	NRPC 1070-124
Air Force Reserve	AF 526
Marine Corps Reserve	NA VMC 798
Coast Guard Reserve	CG 4174 or 4175

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

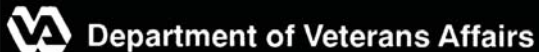
C. PREVIOUS VA LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration.** If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance.** You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL).** You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. **A certificate of eligibility is not required for IRRRL.** Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of a COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.



VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

TO: NAME AND ADDRESS OF LENDER <i>(Complete mailing address including ZIP Code)</i>	INSTRUCTIONS TO LENDER Complete this form ONLY if the veteran/applicant: <ul style="list-style-type: none"> ● is receiving VA disability payments; or ● has received VA disability payments; or ● would receive VA disability payments but for receipt of retired pay; or ● is surviving spouse of a veteran who died on active duty or as a result of a service-connected disability ● has filed a claim for VA disability benefits prior to discharge from active duty service Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.
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1. NAME OF VETERAN <i>(First, middle, last)</i>	2. CURRENT ADDRESS OF VETERAN
3. DATE OF BIRTH	

4. VA CLAIM FOLDER NUMBER <i>(C-File No., if known)</i>	5. SOCIAL SECURITY NUMBER	6. SERVICE NUMBER <i>(If different from Social Security Number)</i>
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7. I HEREBY CERTIFY THAT I DO DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.

8. I HEREBY CERTIFY THAT I HAVE HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service (I am presently still on active duty.)

9. SIGNATURE OF VETERAN	10. DATE SIGNED
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FOR VA USE ONLY

- The above named veteran does not have a VA benefit-related indebtedness
- The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS *(If any)*

TYPE OF DEBT(S)	AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN *(If any)*

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)
- Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Veteran has been rated incompetent by VA. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT	DATE SIGNED
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RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/library/omb/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

COMMON CERTIFICATIONS

Borrower Certifications

1. INTEREST RATE AND DISCOUNT DISCLOSURE STATEMENT

This statement must be delivered to you prior to execution of the certification on the HUD/VA addendum to the Uniform Residential Loan Application.

VA does not establish or set a maximum or minimum interest rate for mortgage loans. A borrower may pay interest rate and discount points as agreed upon by you and the lender. It's also permissible for a seller to pay all or a portion of the discount points. The interest rate and discount points as well as the length of time the lender will honor the loan terms are all freely negotiable with the lender. Lenders may or may not agree to offer the loan terms for a definite period of time through a lock-in agreement. Note that any agreement with the seller could also affect the date you can close your loan.

The terms of your agreement with the lender will determine if, and how much, the interest rate and discount points may change before closing. An increase of more than 1.00% in the interest rate may require re-underwriting by VA or the lender. It may also be necessary for the lender to obtain your signature on a new application. If, after re-underwriting, it is determined that you remain qualified from a credit risk standpoint, the conditions of your agreements with the lender and the seller may require you to complete the transaction or lose your deposit.

IT IS YOUR RESPONSIBILITY TO ASSURE THAT YOU UNDERSTAND THE TRANSACTION.

Borrower : _____ Date: _____

2. INTEREST RATE REDUCTION REFINANCING LOAN (IRRRL) CERTIFICATION

Previous Loan Number _____ Loan Amount \$ _____ Original Term _____
Monthly Payment \$ _____ Interest Rate _____
Original Obligors _____

New Loan Number _____ Proposed Loan Amount \$ _____ Proposed Term _____
Proposed Monthly payment \$ _____ Interest Rate _____
Obligors _____

Monthly decrease in payments \$ _____

Total Closing Costs \$ _____

Recoup Closing Costs _____ Months

I/We hereby certify that I/we understand the effect of the loan payment and interest rate involved in refinancing our home loan.

Borrower _____ Co-Borrower _____ Date _____

3. ADJUSTABLE RATE MORTGAGE (ARM) CERTIFICATION

The undersigned borrower(s) acknowledge receipt of the appropriate ARM loan program disclosure and the "Consumer Handbook on Adjustable Rate Mortgages" prior to submitting an ARM loan application or payment of any non-refundable fee.

Borrower Signature Date _____

Co-Borrower's Signature Date _____

Lender Certifications

1. LENDER CERTIFICATION FOR PAYMENT INCREASE

I hereby certify that the borrower(s) qualify for the new payment (PITI) which exceeds the previous payment by at least 20 percent.

Lender Representative

Date

2. INTEREST RATE REDUCTION REFINANCING LOAN (IRRRL) LOAN STATUS

I hereby certify that the VA loan being refinanced was current (not more than 30 days past due) at the time of loan closing.

Lender Representative

Date

3. POWER OF ATTORNEY CERTIFICATION

I hereby certify that written evidence in the form of correspondence from the veteran or, if on active military duty, statement of his or her commanding officer or designee, indicating that the veteran was alive and, if the veteran is on active military duty, not missing in action status on _____, was examined by the undersigned and that said date is subsequent to the date the note and security instruments were executed on the veteran's behalf by the attorney-in-fact.

Lender Representative

Date

4. LATE REPORTING CERTIFICATION

Guaranty is being requested more than 60 days after loan closing because

Lender Representative

Date

5. LOAN QUALITY CERTIFICATION

The undersigned lender certifies that the loan application, all verifications of employment, deposit, and other income and credit verification documents have been processed in compliance with 38 CFR Part 36; that all credit reports obtained in connection with the processing of this borrower's loan application have been provided to VA; that, to the best of the undersigned lender's knowledge and belief, the loan meets the underwriting standards recited in chapter 37 of title 38 United States Code and 38 CFR Part 36; and that all information provided in support of this loan is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

Lender Representative

Date

COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss must be repaid before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is **NOT** an acceptable option. A decision to do so may be considered "bad faith". A foreclosure will result in a bad credit record, a possible debt you will owe the government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact your mortgage company promptly. It will be easier to resolve any problems if you act quickly and be open and honest with the mortgage company.
7. **YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA OR YOUR LENDER.**
8. **DO NOT BE MISLED!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA guarantees only the **LOAN**. You may talk to many people when you are in the process of buying a house. Particularly with a previously occupied house, you may pick up the impression along the way that you need not be overly concerned about any needed repairs or hidden defects since VA will be sure to find them and require them to be repaired. This is **NOT TRUE!** In every case, ultimately, it is your responsibility to be an informed buyer and to assure yourself that what you are buying is satisfactory to you in all respects. Remember, VA guarantees only the loan - **NOT** the condition.
9. If you have any doubts about the condition of the house which you are buying, it is in your best interest to seek expert advice before you legally commit yourself in a purchase agreement. Particularly with a previously occupied house, most sellers and their real estate agents are willing to permit you, at your expense, to arrange for an inspection by a qualified residential inspection service. Also, most sellers and agents are willing to negotiate with you concerning what repairs are to be included in the purchase agreement. Steps of this kind can prevent many later problems, disagreements, and major disappointments.
10. Proper maintenance is the best way to protect your home and improve the chance that its value will increase.
11. If you are buying a previously owned house, you should look into making energy efficient improvements. You can add up to \$6,000 to your VA loan to have energy efficient improvements installed. Consult your lender or the local VA office.

I HEREBY CERTIFY THAT the lender has counseled me and I fully understand the counseling items set forth above.

(Borrower's Signature)

(Date)

I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

(Lender's Signature)

(Date)

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
 HUD: 2502-0059 (exp (11/30/2010))

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)	3. Lender's Case No.	4. Section of the Act (for HUD cases)
1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				
5. Borrower's Name & Present Address (Include zip code)		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$ 1,000	8. Interest Rate %	9. Proposed Maturity yrs. mos.
6. Property Address (including name of subdivision, lot & block no. & zip code)		10. Discount Amount (only if borrower is permitted to pay) \$	11. Amount of Up Front Premium \$	12a. Amount of Monthly Premium / mo.
		13. Lender's I.D. Code	14. Sponsor / Agent I.D. Code	
15. Lender's Name & Address (include zip code)		16. Name & Address of Sponsor / Agent		
Type or Print all entries clearly		17. Lender's Telephone Number		

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input type="checkbox"/> Yes b. <input type="checkbox"/> No	19. VA Only Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	20. Purpose of Loan (blocks 9 - 12 are for VA loans only)
		1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 2) <input type="checkbox"/> Finance Improvements to Existing Property 8) <input type="checkbox"/> Finance Co-op Purchase 3) <input type="checkbox"/> Refinance (Refi.) 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 4) <input type="checkbox"/> Purchase New Condo. Unit 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 5) <input type="checkbox"/> Purchase Existing Condo. Unit 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.
- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
 - B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
 - C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
 - D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.
 - E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.
 - F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.
 - G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
----------------	---

- I. If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
--------------------------------	----------------------------	-------------------

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes 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 agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number can be located on the OMB Internet page at http://www.whitehouse.gov/omb/library/OMB/INVENTORY_OF_LIST_OF_AGENCIES.html#LIST_OF_AGENCIES. **Privacy Act Information.** The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
	/ /		/ /

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage .

22a. Do you own or have you sold **other** real estate within the Yes No Yes No Is it to be sold? 22b. Sales Price 22c. Original Mortgage Amt
 past 60 months on which there was a HUD/FHA mortgage? \$ \$

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? Yes No If "Yes" give details.

22f. Do you own more than four dwellings ? Yes No If "Yes" submit form HUD-92561.

23. Complete for VA-Guaranteed Mortgage . Have you ever had a VA home Loan? Yes No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made **will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended.** Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. **The amount of any such claim payment will be a debt owed by you to the Federal Government.** This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) **Occupancy:** (for VA only -- mark the applicable box)

(a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

(b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

(c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

(d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$) is :

the reasonable value of the property as determined by VA or;

the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

(a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

(b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) **For HUD Only** (for properties constructed prior to 1978) I have received information on lead paint poisoning. Yes Not Applicable

(7) **I am aware that neither HUD / FHA nor VA warrants the condition or value of the property**

Signature(s) of Borrower(s) -- **Do not sign** unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
	/ /		/ /

(Borrowers Must Sign Both Parts IV & V) Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.



1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGMENT? (This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)

YES NO (If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT (e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?

YES NO (If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN	4. DATE
5. SIGNATURE OF COBORROWER	6. DATE



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written - off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signature: _____ Date: _____



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written - off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signature: _____ Date: _____



DEPARTMENT OF VETERANS AFFAIRS

RIGHTS OF VA LOAN BORROWERS (IMPORTANT NOTICE)

You have certain basic rights as a VA loan borrower that you should know about. These include:

Assumable Loan. For all VA Loans committed on or after March 1, 1988, you may sell your home to someone who agrees to assume your loan if the loan holder or VA approves the creditworthiness of the purchaser(s). If the purchaser(s) is creditworthy and assumes the liability to the lender and VA to the same extent that you did when you obtained the loan, you will be released from liability on the loan. To obtain a release from liability, you should check with the company to whom you make your payments before you sell your home. The loan may become immediately due and payable if you do not obtain approval of the loan assumption before selling your home. Keep in mind that you will not be able to get another VA loan with the entitlement that you used for this loan until the property is sold and the loan is paid in full unless the purchaser is a veteran and can qualify for substitution of entitlement. The local VA office can provide you with details concerning substitution of entitlement.

No Prepayment Penalty. If you pay off your loan early, your lender cannot require that you pay a prepayment penalty.

No Late Charge Unless Payment Is More Than 15 Days Overdue. Also, late charge may not exceed 4 percent of payment amount.

These rights apply to you and, if you sell your home, to any buyer who assumes your loan. Some mortgage notes used by lenders may have provisions which seem to take away these rights. However, the lender cannot enforce these provisions for a VA loan.

Your loan is guaranteed or insured under Title 38, United States Code. The law and regulations that are in effect on the date your loan is closed govern the rights, duties and liabilities of you and the lender. Any provision of any instrument executed in connection with your loan which is inconsistent with the law or the regulations is invalid.

If your loan has been funded by a State or local housing program, these basic rights may not apply to you. If you are a participant in this type of program you should receive a notice stating the restrictions that apply to your loan.

If you believe your rights as a VA loan borrower are being violated by the lender, or if you have any questions about your loan which the lender cannot answer to your satisfaction, please contact the local VA office for assistance.

VA OPTION CLAUSE

Lender:
Property Address:
VA Case #:

"IT IS EXPRESSLY AGREED THAT, NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS CONTRACT, THE PURCHASER SHALL NOT INCUR ANY PENALTY BY FORFEITURE OF EARNEST MONEY OR OTHERWISE OR BE OBLIGATED TO COMPLETE THE PURCHASE OF THE PROPERTY DESCRIBED HEREIN, IF THE CONTRACT PURCHASE OF THE PROPERTY DESCRIBED HEREIN, IF THE CONTRACT PURCHASE PRICE OR COST EXCEEDS THE REASONABLE VALUE OF THE PROPERTY ESTABLISHED BY THE VETERANS ADMINISTRATION. THE PURCHASER SHALL, HOWEVER, HAVE THE PRIVILEGE AND OPTION OF PROCEEDING WITH THE CONSUMATION OF THIS CONTRACT WITHOUT REGARD TO THE AMOUNT OF REASONABLE VALUE ESTABLISHED BY THE VA."

VETERAN

SPOUSE

SELLER

SELLER

DATE



VA BORROWER CERTIFICATION AND STATEMENTS

MILITARY ACTIVATION/DEPLOYMENT CERTIFICATION

THIS IS TO CERTIFY THAT:

____ I AM NOT CURRENTLY A MEMBER OF EITHER A UNITED STATES MILITARY RESERVE NOR A NATIONAL GUARD UNIT.

____ I AM A MEMBER OF EITHER A UNITED STATES MILITARY RESERVE OR A NATIONAL GUARD UNIT. AS OF THIS DATE, I HAVE NOT BEEN NOTIFIED MY MILITARY UNIT IS BEING MOBILIZED.

VETERAN

DATE

THIS IS TO CERTIFY THAT:

____ I AM NOT CURRENTLY A MEMBER OF EITHER A UNITED STATES MILITARY RESERVE NOR A NATIONAL GUARD UNIT.

____ I AM A MEMBER OF EITHER A UNITED STATES MILITARY RESERVE OR A NATIONAL GUARD UNIT. AS OF THIS DATE, I HAVE NOT BEEN NOTIFIED MY MILITARY UNIT IS BEING MOBILIZED.

CO-BORROWER/SPOUSE

DATE

CHILD CARE STATEMENT

THIS STATEMENT IS TO PROVIDE INFORMATION REGARDING CHILDCARE.

of children: _____ Name of childcare provider: _____

Child care paid per month: \$ _____

OR

I/We do not pay child care because: _____

VETERAN

DATE

CO-BORROWER/SPOUSE

DATE

STATEMENT OF NEAREST LIVING RELATIVE

THIS STATEMENT IS TO PROVIDE INFORMATION REGARDING MY NEAREST LIVING RELATIVE.

Name of Veteran: _____

Name of nearest living relative: _____

Address: _____

Phone: (_____) _____ - _____

Relation to Veteran: _____

VETERAN

DATE

 Department of Veterans Affairs	LOAN ANALYSIS	LOAN NUMBER
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PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.

RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

SECTION A - LOAN DATA

1. NAME OF BORROWER	2. AMOUNT OF LOAN \$	3. CASH DOWN PAYMENT ON PURCHASE PRICE \$
---------------------	-------------------------	--

SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS

4. APPLICANT'S AGE	5. OCCUPATION OF APPLICANT	6. NUMBER OF YEARS AT PRESENT EMPLOYMENT	7. LIQUID ASSETS (<i>Cash, savings, bonds, etc.</i>) \$	8. CURRENT MONTHLY HOUSING EXPENSE \$
9. UTILITIES INCLUDED <input type="checkbox"/> YES <input type="checkbox"/> NO	10. SPOUSE'S AGE	11. OCCUPATION OF SPOUSE	12. NUMBER OF YEARS AT PRESENT EMPLOYMENT	13. AGE OF DEPENDENTS

NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR

SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES
(This Property)

SECTION D - DEBTS AND OBLIGATIONS
*(Itemize and indicate by (-) which debts considered in Section E, Line 40)
(If additional space is needed please use reverse or attach a separate sheet)*

ITEMS		AMOUNT	ITEMS		(-)	MO. PAYMENT	UNPAID BAL.
14.	TERM OF LOAN: YRS.		22.			\$	\$
15.	MORTGAGE PAYMENT (Principal and Interest) @ _____ %	\$	23.				
			24.				
16.	REALTY TAXES		25.				
17.	HAZARD INSURANCE		26.				
18.	SPECIAL ASSESSMENTS		27.				
19.	MAINTENANCE & UTILITIES		28.				
20.	OTHER (<i>HOA, Condo fees, etc.</i>)		29.	JOB RELATED EXPENSE (<i>e.g., child care</i>)			
21.	TOTAL	\$	30.	TOTAL	\$	\$	\$

SECTION E - MONTHLY INCOME AND DEDUCTIONS

ITEMS		SPOUSE	BORROWER	TOTAL
31.	GROSS SALARY OR EARNINGS FROM EMPLOYMENT			\$
32.	DEDUCTIONS	FEDERAL INCOME TAX	\$	\$
33.		STATE INCOME TAX		
34.		RETIREMENT OR SOCIAL SECURITY		
35.		OTHER (<i>Specify</i>)		
36.		TOTAL DEDUCTIONS	\$	\$
37.	NET TAKE-HOME PAY			
38.	PENSION, COMPENSATION OR OTHER NET INCOME (<i>Specify</i>)			
39.	TOTAL (<i>Sum of lines 37 and 38</i>)	\$	\$	\$
40.	LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME			
41.	TOTAL NET EFFECTIVE INCOME			\$
42.	LESS ESTIMATED MONTHLY SHELTER EXPENSE (<i>Line 21</i>)			
43.	BALANCE AVAILABLE FOR FAMILY SUPPORT		GUIDELINE	
			\$	\$
44.	RATIO (<i>Sum of Items 15, 16, 17, 18, 20 and 40</i> ÷ <i>sum of Items 31 and 38</i>)			%
45.	PAST CREDIT RECORD <input type="checkbox"/> SATISFACTORY <input type="checkbox"/> UNSATISFACTORY	46. DOES LOAN MEET VA CREDIT STANDARDS? (<i>Give reasons for decision under "Remarks," if necessary, e.g., borderline case</i>) <input type="checkbox"/> YES <input type="checkbox"/> NO		

47. REMARKS (*Use reverse or attach a separate sheet, if necessary*)

CRV DATA (VA USE)

48A. VALUE	48B. EXPIRATION DATE	48C. ECONOMIC LIFE YRS.
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SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION

Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives.
 Recommend that the application be disapproved for the reasons stated under "Remarks" above.

The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (*Loan was closed on the automatic basis.*)

49. DATE	50. SIGNATURE OF EXAMINER/UNDERWRITER
51. FINAL ACTION <input type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION	52. DATE
	53. SIGNATURE AND TITLE OF APPROVING OFFICIAL

Department of Veterans Affairs **REQUEST FOR DETERMINATION OF REASONABLE VALUE (Real Estate)**

1. CASE NUMBER		4. TITLE LIMITATIONS AND RESTRICTIVE COVENANTS:	
2. PROPERTY ADDRESS (Include ZIP Code and county)		3. LEGAL DESCRIPTION	
5A. NAME AND ADDRESS OF FIRM OR PERSON MAKING REQUEST/APPLICATION (Include ZIP Code)		6. LOT DIMENSIONS:	
5B. E-MAIL ADDRESS (TO BE NOTIFIED WHEN APPRAISAL UPLOADED)		7. UTILITIES (X)	
9. BUILDING STATUS		10. BUILDING TYPE	
14A. CONSTRUCTION WARRANTY INCLUDED?		14B. NAME OF WARRANTY PROGRAM	
16. NAME OF OWNER		17. PROPERTY:	
19. NAME OF OCCUPANT		20. TELEPHONE NO.	
23. KEYS AT (Address)		24. ORIGINATOR'S IDENT. NO.	
27. PURCHASER'S NAME AND ADDRESS (Complete mailing address, Include ZIP Code)		25. SPONSOR'S IDENT. NO.	
28. NEW OR PROPOSED CONSTRUCTION - Complete Items 28A through 28E for new or proposed construction cases only		26. INSTITUTION'S CASE NO.	
A. NAME AND ADDRESS OF BUILDER		B. VA BUILDER ID NO.	
29. APPLICABLE POINT OF CONTACT (POC) INFORMATION		30. ANNUAL REAL ESTATE TAXES	
33A. SALE PRICE OF PROPERTY		33B. IS BUYER PURCHASING LOT SEPARATELY?	
34. DATE OF ASSIGNMENT		41. NAME OF APPRAISER	

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for the purpose of . . .influencing such Administration . . .makes, passes, utters or publishes any statement knowing the same to be false . . .shall be fined not more than \$5,000 or imprisoned not more than two years or both."

INSTRUCTIONS FOR PREPARATION OF VA REQUEST FOR DETERMINATION OF REASONABLE VALUE

Respondent Burden: We need this information to request an appraisal on the property for which VA guarantee of the loan is requested (38 U.S.C. 3710(b)). Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 12 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 and give your comments or ask for mailing information on where to send your comments.

NOTE: ALL ENTRIES MUST BE TYPED.

Complete the form following the instructions below. After completion forward the form, together with any necessary exhibits to the VA office having jurisdiction.

Since certain selected data from page 1 is transcribed onto VA NOV (Notice of Value), we request that this form be carefully prepared. Incomplete submissions impede timely processing at the expense of both the Government and the requester.

This report is authorized by law (38 U.S.C. 3704(a) and 3710(b)). Failure to provide the information requested can result in rejection of the property as security for a loan.

REQUIRED EXHIBITS TO BE SENT WITH APPLICATION

PROPOSED CONSTRUCTION: Submit complete set of certified working drawings, including plot plan, foundation or basement plans, plans of all floors, exterior elevations, grade levels, sectional wall details, heating layout, individual well and septic system layout, and specifications on VA Form 26-1852, Description of Materials. (Consult local VA office for number of exhibit sets required.) This information is subject to reproduction by VA under 38 U.S.C. 3705(b) and for storage purposes.

EXISTING CONSTRUCTION: 1. ALTERATIONS, IMPROVEMENTS OR REPAIRS - Complete drawings and specifications indicating the work to be done and its relation to the house, in the quantity required by the local VA office. 2. NOT PREVIOUSLY OCCUPIED AND CONSTRUCTION COMPLETED WITHIN 12 CALENDAR MONTHS - Contact local VA office for eligibility criteria and required exhibits.

FORM ENTRIES

NAME, ADDRESS, AND ZIP CODE: Make sure to enter the ZIP code in all blocks which require an address entry.

LEGAL DESCRIPTION: Insert legal description.

TITLE LIMITATIONS: Enter known title exceptions. If none are known, enter "None." Include easements, special assessments, mandatory homeowners association membership, etc. Exceptions noted on this application will be considered in reasonable value.

LOT DIMENSIONS: Show frontage X depth. If irregular, indicate dimensions of all perimeter lot lines.

REMOVABLE EQUIPMENT: Personal property, such as furniture, drapes and rugs, will not be valued and may not be included in the loan. However, wall-to-wall carpeting may be included in value and also included in the loan.

CONSTRUCTION COMPLETED: Insert both month and year when property has been completed less than two years. If over two years old, insert year completed only.

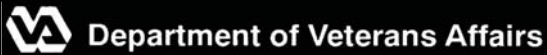
COMMENTS ON SPECIAL ASSESSMENTS AND/OR HOMEOWNER ASSOCIATION CHARGES: Indicate special assessments which are now a lien or will become a lien. In the case of a planned unit development, condominium, or a mandatory membership homeowner association, indicate the current monthly or other periodic assessment.

MINERAL RIGHTS: If reserved, explain either in space shown as title exceptions or by separate page.

LEASEHOLD CASES: (Usually Hawaii or Maryland.) If property involves a leasehold, insert the ground rent per year and show whether the lease is for 99 years or renewable, whether it has previously been VA approved, and its expiration date.

SALE PRICE: Enter proposed sale price except when application involves an individual owner-occupant building for himself/herself. In such cases, enter estimated cost of construction and the balance owed on the lot, if any. If refinancing, enter amount of proposed loan in Item 34.

NOTE: If title is not "fee simple," submit a copy of all pertinent legal data providing a full explanation of the title involved.



INTEREST RATE REDUCTION REFINANCING LOAN WORKSHEET

PRIVACY ACT NOTICE: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., to a member of Congress inquiring on behalf of a veteran) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is voluntary; however, failure to complete the form could result in your making a loan in excess of the allowable amount.

RESPONDENT BURDEN: This information is needed to help you determine the appropriate amount of the VA-guaranteed loan you intend to process. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 10 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

NOTE - Submit this form when requesting guaranty on an Interest Rate Reduction Refinancing Loan.	VA LOAN NUMBER
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SECTION I - INITIAL COMPUTATION

LINE NO.	ITEM	AMOUNT
1.	EXISTING VA LOAN BALANCE (PLUS COST OF ENERGY EFFICIENT IMPROVEMENTS)	\$
2.	SUBTRACT ANY CASH PAYMENT FROM VETERAN	-
3.	TOTAL	\$

SECTION II - PRELIMINARY LOAN AMOUNT

4.	ENTER TOTAL FROM LINE 3	\$
5.	ADD _____ % DISCOUNT BASED ON LINE 4	+
6.	ADD _____ % ORIGINATION FEE BASED ON LINE 4	+
7.	ADD _____ % FUNDING FEE BASED ON LINE 4	+
8.	ADD OTHER ALLOWABLE CLOSING COSTS AND PREPAIDS	+
9.	TOTAL	\$

SECTION III - FINAL COMPUTATION

10.	ENTER TOTAL FROM LINE 9	\$
11.	ADD _____ % DISCOUNT BASED ON LINE 10	+
12.	SUBTOTAL	=
13.	SUBTRACT AMOUNT SHOWN ON LINE 5	-
14.	SUBTOTAL	=
15.	SUBTRACT AMOUNT SHOWN ON LINE 7	-
16.	SUBTOTAL	=
17.	ADD _____ % FUNDING FEE BASED ON LINE 16	+
18.	TOTAL - MAXIMUM LOAN AMOUNT	\$ *

NOTE: * MAXIMUM LOAN AMOUNT MAY BE ROUNDED OFF, BUT MUST ALWAYS BE ROUNDED DOWN TO AVOID CASH TO THE VETERAN. ROUND-OFF AMOUNTS OF LESS THAN \$50 DO NOT REQUIRE RECOMPUTATION.

DATE	NAME OF LENDER	SIGNATURE AND TITLE OF OFFICER OF LENDER
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VA RATE REDUCTION CERTIFICATION

Lender Name:	Address:
PREVIOUS LOAN	PROPOSED LOAN
Previous Loan Number:	New Loan Number:
Original Loan Amount: \$	Proposed Loan Amount: \$
Original Term:	Proposed Term:
Month & Year Originated:	
Original Interest Rate: %	Proposed Interest Rate: %
Original Payment: \$	Proposed Payment: \$
Veteran Name:	Veteran Name:
Spouse/Veteran Co-Borrower Name	Spouse/Veteran Co-Borrower Name
Property Address:	Property Address:

We hereby request your approval of a new loan to the above veteran on the following terms:
 A new _____ year mortgage of \$ _____ at _____ % interest.
 The new monthly payment of principal and interest will be \$ _____.

Loan amount made up of the following items:

1) Payoff existing mortgage of	\$ _____
2) Total closing cost of	\$ _____ *
3) _____ % origination fee	\$ _____ *
4) _____ % funding fee	\$ _____ *
5) _____ % discount of	\$ _____ *
TOTAL	\$ _____

Cost of the New Loan:

*Total of ALL Closing Costs	\$ _____
Decrease in monthly payment	\$ _____
Number of Months to Recoup Closing Costs	\$ _____

If there is any money due the veteran at closing, it will be applied directly to reducing principal amount of loan as it is understood by all parties that the veteran may not obtain cash proceeds.

- I (We) currently occupy the property securing the loan as my home.
- I (We) have previously occupied the property securing the loan as my home.
- While my spouse was on active duty and unable to occupy the property securing this loan, I occupied the property securing this loan as my home.
- The property being refinanced is the same property on which my/our previous entitlement was used.

I (We) understand and accept the effect of the refinancing loan on the loan payments and interest rate. I (We) understand and accept the above terms.

 Veteran Date Spouse/Veteran Co-Borrower Date