

Department of Veterans Affairs

**REPORT AND CERTIFICATION OF LOAN DISBURSEMENT**

AUTOMATIC PROCEDURE •  PRIOR APPROVAL PROCEDURE

**INSTRUCTIONS TO LENDERS:** For use by lenders closing VA loans under 38 U.S.C. 3710. After closing of the loan and completion of the form, the original is to be forwarded to the VA; the duplicate is to be retained by the lender; the triplicate is to be provided to the veteran. With this report, unless previously submitted to VA, please submit the following: (a) copy of the borrower's loan application to you showing income, assets, and obligations; (b) the ORIGINAL verification(s) of employment and earnings; (c) ORIGINAL credit report on the borrower and coborrower, if any; (d) ORIGINAL VA Form 26-8937, Verification of VA Benefit Related Indebtedness; (e) ORIGINAL VA Form 26-0503, Federal Collection Policy Notice; (f) VA Form 26-0551, Debt Questionnaire; (g) Veteran's Certificate of Eligibility; (h) a copy of the veteran's executed sales or construction contract, as appropriate; (i) ORIGINAL verification of bank deposit; (j) a true copy of the HUD Form 1 or, if a refinancing loan, a statement of the loan disbursement and costs, showing the fees and costs charged to the borrower and seller (HUD Form 1 may be used); (k) if the home is of new construction, an executed copy of the builder's warranty, VA Form 26-1859; a copy of the Master Certificate of Reasonable Value, VA Form 26-1843a and any related endorsements, and a VA or FHA final compliance inspection report. In special cases, such as loans wherein some of the proceeds are to be escrowed to cover the completion of postponed exterior improvements, etc., other attachments to the report may be necessary. Lenders should consult with the VA regional office in this regard. For refinancing loans under 38 U.S.C. 3710 (a)(5), provide evidence of the lien of record on the property and of the veteran's ownership of the property. For all loans, submit VA Form 26-8998, Acknowledgment of Receipt of Funding Fee From Mortgagee, if required.

**RESPONDENT BURDEN:** VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 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. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

1. VA LOAN NUMBER	2A. LENDERS LOAN NUMBER	2B. LENDER'S VA IDENTIFICATION NUMBER	3. DATE OF REPORT
4A. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN			4B. VETERAN'S SOCIAL SECURITY NO.
5. PRESENT ADDRESS OF VETERAN (Include ZIP Code)		6. NAME AND ADDRESS OF RELATIVE NOT LIVING WITH VETERAN (Include ZIP Code and complete telephone number if available)	

This report of the the undersigned lender is made pursuant to Section 3702(c), Title 38, United State Code. The undersigned lender and veteran each agree that the Regulations issued under Chapter 37, Title 38, United States Code, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties and that any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto and request issuance of evidence of the loan to the full extent permitted by the veteran's available entitlement.

GUARANTY  INSURANCE

**SECTION I - PURPOSE, AMOUNT, TERMS AND SECURITY FOR LOAN**

7. PURPOSE OF LOAN			
<input type="checkbox"/> PURCHASE EXISTING HOME PREVIOUSLY OCCUPIED	<input type="checkbox"/> REFINANCE	<input type="checkbox"/> PURCHASE EXISTING CONDOMINIUM UNIT	<input type="checkbox"/> PURCHASE EXISTING HOME NOT PREVIOUSLY OCCUPIED
<input type="checkbox"/> FINANCE IMPROVEMENTS TO EXISTING PROPERTY	<input type="checkbox"/> PURCHASE NEW CONDOMINIUM UNIT	<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME	<input type="checkbox"/> CONSTRUCT HOME-PROCEEDS TO BE PAID OUT DURING CONSTRUCTION
		<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME AND LOT	<input type="checkbox"/> REFINANCE PERMANENTLY SITED MANUFACTURED HOME/LOT TO BUY LOT
8. ADDRESS OF PROPERTY SECURING LOAN (Include lot and block numbers, subdivision name and ZIP Code)			9. AMOUNT OF LOAN \$

**10. TERMS OF LOAN**

A. PRINCIPAL AND INTEREST PAYABLE EACH PERIOD	B. RATE OF INTEREST PER ANNUM	C. DATE OF NOTE	D. DATE OF FIRST PAYMENT
E. DATE LOAN WAS CLOSED	F. DATE LOAN PROCEEDS FULLY PAID OUT	G. TERM OF LOAN YEARS MONTHS	H. DATE OF MATURITY

11. TYPE OF LIEN (38 CFR 36.4351)  
 FIRST REALTY MORTGAGE  SECOND REALTY MORTGAGE  FIRST CHATTEL MORTGAGE  UNSECURED  OTHER (Specify)

12. TITLE OF PROPERTY IS VESTED IN THE FOLLOWING PERSON(S)  
 VETERAN  VETERAN AND SPOUSE  OTHER (Specify)

13. ESTATE IN PROPERTY IS (38 CFR 36.4350)  
 FEE SIMPLE  LEASEHOLD (Give expiration date)  OTHER (Specify)

14. APPROXIMATE ANNUAL REAL ESTATE TAXES \$	15. INSURANCE	A. HAZARD	B. FLOOD (Where applic.)	16. APPROXIMATE ANNUAL ASSESSMENT PAYMENT \$	17. TOTAL UNPAID SPECIAL ASSESSMENTS \$
	FACE AMOUNT OF POLICY	\$			
	ANNUAL PREMIUM	\$			

18. ANNUAL MAINTENANCE ASSESSMENT

19. DESCRIBE NONREALTY, IF ANY, ACQUIRED WITH PROCEEDS OF LOAN (Attach separate sheet if necessary)

20. DESCRIBE ADDITIONAL SECURITY TAKEN AND LIST OF OTHERS (Including Spouse) LIABLE ON INDEBTEDNESS, IF ANY (Attach separate sheet if necessary)

IF LAND ACQUIRED BY SEPARATE TRANSACTION COMPLETE ITEMS 21 AND 22	21. DATE ACQUIRED	22. PURCHASE PRICE (If acquired other than by purchase, state "None") \$	23. AMOUNT WITHHELD FROM LOAN PROCEEDS AND DEPOSITED IN <input type="checkbox"/> ESCROW <input type="checkbox"/> EARMARKED ACCOUNT \$
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**SECTION II - LENDER'S CERTIFICATION**

24. I, THE UNDERSIGNED LENDER, CERTIFY THAT:

A. If this loan was closed under the automatic procedure, no default exists which has continued for more than 30 days.

B. The lender has not imposed and will not impose any charges or fees against the veteran borrower in excess of those permissible under the schedule set forth in paragraph (d) of 38 CFR 36.4312.

C. The information furnished in Section I is true, accurate and complete.

D. The information contained in the loan application was obtained directly from the veteran by an employee of the undersigned lender or the lender's duly authorized agent and is true to the best of the lender's knowledge and belief.

E. The credit report submitted on the subject veteran (and coborrower, if any) was ordered by the undersigned lender or the lender's duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

F. The verification(s) of employment and verification(s) of deposits were requested and received by the lender or the lender's 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.

G. This report was signed by the veteran after Sections I, II and III were completed.

H. VA Forms 26-0503, Federal Collection Policy Notice, and 26-0551, Debt Questionnaire, were signed by the veteran and a signed copy of each was furnished to the veteran. (NOTE: These forms are not required for loans in which an URLA and HUD/VA Addendum are used.)

I. This loan to the named veteran meets the income and credit requirements of the governing law in the judgment of the undersigned.

J. 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 for loan application; ordered credit report, verification of employment, verification of deposits, etc.)
a.		
b.		
c.		
d.		
e.		

If no agent is shown above, the undersigned lender affirmatively charges that all information and supporting credit data were obtained directly by the lender.

K. The undersigned lender understands and agrees that the lender is responsible for the acts of agents identified in Item 24J as to the functions with which they are identified.

L. The loan conforms with the applicable provisions of Title 38, U.S. Code and the Regulations concerning guaranty or insurance of loans to veterans.

M. COMPLETE WHERE AUTHORIZED BY CERTIFICATE OF REASONABLE VALUE.  
 Any construction, repairs, alterations, or improvements upon which the reasonable value of the property is predicated and which were not inspected and approved subsequent to completion by a compliance inspector designated by the Secretary have been completed properly.

N. If the loan application has been submitted for the prior approval of the VA, the proceeds of the loan were expended for the purposes described in the loan application or refinancing proposal originally submitted for the prior approval of the VA and in the amounts shown in the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report.

24. Continued

- O. Any deviations or changes of identity in the security of the property from that set forth in the plans and specifications upon which the original appraisal was based are itemized in an attachment hereto and have been approved as required in 38 C.F.R. 36.4304 and have been completed properly.
- p. If this is a refinancing loan under section 3710a(5) of title 38, U.S.C., the veteran's secured liens of record identified on the property and shown on the loan application, and any debts listed on the application which were not secured by liens of record and which were to have been retired from the proceeds of the loan, have, in fact, been paid in full. The amount of cash, if any, shown as paid to the veteran on the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report was, in fact, disbursed to him or her personally.
- Q. If this loan is required to be personally reviewed and approved by a VA-approved underwriter, the name of that underwriter is as follows:

25A. NAME AND ADDRESS OF LENDER		25B. TELEPHONE NO. OF LENDER
26A. DATE SIGNED	26B. SIGNATURE AND TITLE OF OFFICER OF LENDER	

**PRIVACY ACT INFORMATION:** The information requested on this form (except social security number) is authorized by 38 U.S.C. 3704(c) and 3710. The Debt Collection Act of 1982, Pub. L. 97-365, requires persons applying for a federally insured or guaranteed loan to furnish his or her social security number. The information on this form will be used in your best interest to determine your qualification for the benefit as allowable by law. Your answers on the form may be given outside VA only if authorized under the Privacy Act, including the routine uses (for example: Authorize release of information to Congress when requested on behalf of a veteran for statistical purposes in specific geographic regions) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records and Specially Adapted Housing Applicant Records - VA, published in the Federal Register. Failure to provide any of the requested information, including social security number, may result in disapproval of your loan application.

**NOTICE TO BORROWERS:** This is notice to you as required by the Right to Financial Privacy Act of 1978 that the VA 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 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.

**SECTION III - VETERAN'S CERTIFICATIONS** *(To be executed by the veteran on the date loan is closed)*

27. As a GI 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.**

Some GI 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 reason, 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 owner 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. Also, unless you are able to sell the property to a credit-worthy obligor who is acceptable to the VA and who will assume the payment of your obligation to the lender and the Department of Veterans Affairs, you will not be relieved from liability to repay any guaranty claim which the VA 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. Payment of the loan in full ordinarily is the way in which continuing liability on a mortgage note is ended. Therefore, if you expect to move from the area in which you are now considering the purchase of a home and should you be unable to sell such home with the purchaser obtaining new financing to pay off your loan, you should understand that you may continue to be liable to the holder of your mortgage and to the Department of Veterans Affairs.

I, THE UNDERSIGNED VETERAN, CERTIFY THAT:

a. I have read and understand the foregoing concerning the liability on the loan.

b. Occupancy:

- (1)  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.
- (2)  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.
- (3)  I previously occupied the property securing this loan as my home. *(For interest rate reduction loans.)*
- (4)  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 Item b(2) or b(4) is checked the veteran's spouse must also sign Item 32 below.

c. I have been informed that \$ \_\_\_\_\_ is the reasonable value of the property as determined by VA.

IF THE CONTRACT PRICE OR COST EXCEEDS THE VA REASONABLE VALUE, COMPLETE EITHER ITEM D OR E.

- d.  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 reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- e.  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 the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- f. 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 of property covered by this loan to any person because of race, color, religion, sex or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex 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.
- g. I AM AWARE THAT VA DOES NOT WARRANT THE CONDITION OR VALUE OF THE PROPERTY.

IF CERTIFICATE OF ELIGIBILITY REQUIRES CERTIFICATION OF ACTIVE DUTY STATUS, FOLLOWING CERTIFICATION MUST BE CHECKED ➤  I certify that I have not been discharged or released from active duty since the date my Certificate of Eligibility was issued.

<b>VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES</b>	28A. VETERAN	INITIALS	28B. ETHNICITY	28C. RACE/NATIONAL ORIGIN	28D. SEX
	(If you do not wish to complete Items 28B and 28C, please initial here)	➤	<input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	<input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
	29A. COBORROWER	INITIALS	29B. ETHNICITY	29C. RACE/NATIONAL ORIGIN	29D. SEX
	(If you do not wish to complete Items 29B and 29C, please initial here)	➤	<input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	<input type="checkbox"/> AMERICAN INDIAN OR ALASKA NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> ASIAN <input type="checkbox"/> WHITE <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
30. DATE SIGNED	31. SIGNATURE OF VETERAN <i>(Read Certifications Carefully before Signing)</i>			32. SIGNATURE OF SPOUSE <i>(If applicable)</i>	

*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 Department of Veterans Affairs.*

<b>Department of Veterans Affairs</b>		<b>LOAN ANALYSIS</b>			LOAN NUMBER	
<p><b>PRIVACY ACT INFORMATION:</b> 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.</p> <p><b>RESPONDENT BURDEN:</b> 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: <a href="http://www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA">www.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA</a>. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.</p>						
<b>SECTION A - LOAN DATA</b>						
1. NAME OF BORROWER			2. AMOUNT OF LOAN		3. CASH DOWN PAYMENT ON PURCHASE PRICE	
			\$		\$	
<b>SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS</b>						
4. APPLICANT'S AGE	5. OCCUPATION OF APPLICANT		6. NUMBER OF YRS AT PRESENT EMPLOYMENT	7. LIQUID ASSETS (Cash, savings, bonds, etc)	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 YRS. AT PRESENT EMPLOYMENT	13. AGE OF DEPENDENTS	
<i>NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR</i>						
<b>SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES</b> (This Property)				<b>SECTION D - DEBTS AND OBLIGATIONS</b> (Itemize and indicate by (✓) which debts considered in Section E, Line 41) (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.				\$
16. REALTY TAXES		24.				
17. HAZARD INSURANCE		25.				
18. SPECIAL ASSESSMENTS		26.				
19. MAINTENANCE & UTILITIES		27.				
20. OTHER(HOA, Condo fees, etc.)		28.				
21. TOTAL	\$	29. JOB RELATED EXPENSE (e.g., child-care)				
		30. TOTAL				\$
<b>SECTION E - MONTHLY INCOME AND DEDUCTIONS</b>						
ITEMS			SPOUSE	BORROWER	TOTAL	
31. GROSS SALARY OR EARNING FROM EMPLOYMENT			\$	\$	\$	
32. FEDERAL INCOME TAX						
33. STATE INCOME TAX						
34. DEDUCTIONS RETIREMENT OR SOCIAL SECURITY						
35. OTHER (Specify)						
36. TOTAL DEDUCTIONS			\$	\$	\$	
37. NET TAKE-HOME PAY						
38. PENSION, COMPENSATION OR OTHER NET INCOME (Specify)						
39. TOTAL (Sum of lines 37 and 38)			\$	\$	\$	
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 (Line 21)						
43. BALANCE AVAILABLE FOR FAMILY SUPPORT			GUIDELINE \$		\$	
44. RATIO (Sum of items 15, 16, 17, 18, 21 and 40 ÷ Sum of items 31 and 38)					%	
45. PAST CREDIT RECORD <input type="checkbox"/> SATISFACTORY <input type="checkbox"/> UNSATISFACTORY		46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under "Remarks," if necessary, e.g.,borderline case)				
					<input type="checkbox"/> Yes <input type="checkbox"/> No	
47. REMARKS (Use reverse, if necessary)						
<b>CRV DATA (VA USE)</b>						
48a. VALUE		48b. EXPIRATION DATE		48c. ECONOMIC LIFE		
				YRS.		
<b>SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION</b>						
<input type="checkbox"/> 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						
<input type="checkbox"/> 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		

## VA LOAN SUMMARY SHEET

**1. VA'S 12-DIGIT LOAN NUMBER**
**2. VETERAN'S NAME** *(First, middle, last)*
**3. VETERAN'S SOCIAL SECURITY NUMBER**
**4. GENDER OF VETERAN**  
*(Check one)*  
 MALE       FEMALE

**5. VETERAN'S DATE OF BIRTH**  
*(mm /dd/ yyyy)*
**6A. ETHNICITY**
 NOT HISPANIC OR LATINO  
 HISPANIC OR LATINO

**6B. RACE** *(May select more than one)*
 AMERICAN INDIAN OR ALASKAN NATIVE       ASIAN       BLACK OR AFRICAN AMERICAN  
 NATIVE HAWAIIAN OR PACIFIC ISLANDER       WHITE       UNKNOWN

**7. ENTITLEMENT CODE** *(01 to 11, from VA Certificate of Eligibility)*
**8. AMOUNT OF ENTITLEMENT AVAILABLE**  
*(from VA Certificate of Eligibility)*
**9. BRANCH OF SERVICE** *(Check one)*
 1. ARMY       2. NAVY       3. AIR FORCE       4. MARINE CORPS       5. COAST GUARD       6. OTHER

**10. MILITARY STATUS** *(Check one)*
 1. SEPARATED FROM SERVICE       2. IN SERVICE

**11. FIRST TIME HOME BUYER** *(Check one)*
 YES       NO

This means a veteran who has not previously purchased a home, either by cash, assumption, or new financing.

**12. LOAN PROCEDURE** *(Check one)*
 AUTOMATIC       AUTO-IRRRL       VA PRIOR APPROVAL

**13. PURPOSE OF LOAN** *(Check one)*
 1. HOME (INCLUDES MH ON PERMANENT FOUNDATION)       2. MANUFACTURED HOME       3. CONDOMINIUM  
 4. ALTERATIONS/IMPROVEMENTS       5. REFINANCE

**14. LOAN CODE** *(Check one)*
 1. PURCHASE       2. IRRRL (STREAMLINE REFINANCE)       3. CASH OUT REFINANCE (MAX 90% LTV)  
 4. MANUFACTURED HOME REFI       5. REFINANCING OVER 90% OF RV

**15. TYPE OF MORTGAGE** *(Check one)*
 0. REGULAR FIXED PAYMENT       1. GPM-NEVER TO EXCEED CRV       2. OTHER GPMs       3. GEM  
 4. TEMPORARY BUYDOWN       5. HYBRID ARM       6. ARM

**16. TYPE OF HYBRID-ARM** *(NOTE: Must be completed if Hybrid Arm selected in Item 15.)*
 3/1       5/1       7/1       10/1

**17. TYPE OF OWNERSHIP** *(Check one)*
 1. SOLE OWNERSHIP (VETERAN & SPOUSE OR VETERAN ONLY)       2. JOINT - 2 OR MORE VETERANS  
 3. JOINT - VETERAN/NON-VETERAN

**18. CLOSING DATE**  
*(mm /dd/ yyyy)*
**19. PURCHASE PRICE** *(N/A for Refinance Loans)*

\$

**20. REASONABLE VALUE** *(For IRRRLs - If appraisal has not been done, loan amount of prior VA loan)*

\$

**21. ENERGY IMPROVEMENTS** *(Check all applicable boxes)*
 NONE       INSTALLATION OF SOLAR HEATING/COOLING  
 REPLACEMENT OF A MAJOR SYSTEM       ADDITION OF A NEW FEATURE  
 INSULATION, CAULKING WEATHER-STRIPPING, ETC.       OTHER IMPROVEMENTS

\$

**22. LOAN AMOUNT**

 (Purchase - Purchase Price or RV (lesser) + Funding Fee)  
 (Refi - Max 90% LTV + Funding Fee)  
 (IRRRL - Old Loan Payoff + All Closing Costs)

\$

**23. PROPERTY TYPE** *(Check one)*
 NEITHER       PUD       CONDOMINIUM

**24. APPRAISAL TYPE** *(Check one)*
 IND - SINGLE PROPERTY-IND APPRAISAL       ONE- MASTER CRV CASE (MCRV)       LAPP - LENDER APPRAISAL  
 MBL- MANUFACTURED HOME       HUD - CONVERSION       PMC - PROP. MGMT. CASE

<b>25. TYPE OF STRUCTURE</b>			
<input type="checkbox"/> 1. CONVENTIONAL CONSTRUCTION	<input type="checkbox"/> 2. SINGLEWIDE M/H	<input type="checkbox"/> 3. DOUBLEWIDE M/H	
<input type="checkbox"/> 4. M/H LOT ONLY	<input type="checkbox"/> 5. PREFABRICATED HOME	<input type="checkbox"/> 6. CONDOMINIUM CONVERSION	
<b>26. PROPERTY DESIGNATION (Check one)</b>			
<input type="checkbox"/> 1. EXISTING OR USED HOME, CONDO, M/H		<input type="checkbox"/> 2. APPRAISED AS PROPOSED CONSTRUCTION	
<input type="checkbox"/> 3. NEW EXISTING - NEVER OCCUPIED		<input type="checkbox"/> 4. ENERGY IMPROVEMENTS	
<b>27. NO. OF UNITS (Check one)</b>			<b>28. MCRV NO.</b>
<input type="checkbox"/> SINGLE	<input type="checkbox"/> TWO UNITS	<input type="checkbox"/> THREE UNITS	<input type="checkbox"/> FOUR OR MORE
<b>29. MANUFACTURED HOME CATEGORY (Check one)</b>			
<input type="checkbox"/> 0. OTHER - NOT M/H		<input type="checkbox"/> 1. M/H ONLY (RENTED SPACE)	
<input type="checkbox"/> 2. M/H ONLY (VETERAN-OWNED LOT)		<input type="checkbox"/> 7. M/H ON PERMANENT FOUNDATION	
<b>30. PROPERTY ADDRESS</b>			
<b>31. CITY</b>	<b>32. STATE</b>	<b>33. ZIP CODE</b>	<b>34. COUNTY</b>
<b>35. LENDER VA ID NUMBER</b>	<b>36. AGENT VA ID NUMBER (If applicable)</b>	<b>37. LENDER LOAN NUMBER</b>	
<b>FOR LAPP CASES ONLY</b>			
<b>38. LENDER SAR ID NUMBER</b>			
<b>39. GROSS LIVING AREA (Square Feet)</b>	<b>40. AGE OF PROPERTY (Yrs.)</b>	<b>41. DATE SAR ISSUED NOTIFICATION OF VALUE (mm/dd/yyyy)</b>	
<b>42. TOTAL ROOM COUNT</b>	<b>43. BATHS (No.)</b>	<b>44. BEDROOMS (No.)</b>	
<b>45. IF PROCESSED UNDER LAPP, WAS THE FEE APPRAISER'S ORIGINAL VALUE ESTIMATE CHANGED OR REPAIR RECOMMENDATIONS REVISED, OR DID THE SAR OTHERWISE MAKE SIGNIFICANT ADJUSTMENTS?</b>			
<input type="checkbox"/> YES (If "Yes" there must be written justification by fee appraiser and/or SAR)		<input type="checkbox"/> NO	
<b>INCOME INFORMATION (Not Applicable for IRRRLs)</b>			
<b>46A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM</b>			
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 46B and 46C)			
<b>46B. WHICH SYSTEM WAS USED?</b>		<b>46C. RISK CLASSIFICATION</b>	
<input type="checkbox"/> 01. LP		<input type="checkbox"/> 1. APPROVE <input type="checkbox"/> 2. REFER	
<input type="checkbox"/> 02. DU <input type="checkbox"/> 03. PMI AURA <input type="checkbox"/> 04. CLUES <input type="checkbox"/> 05. ZIPPY			
<b>47. CREDIT SCORE (Enter the median credit score for the veteran only)</b>			
<b>48. LIQUID ASSETS</b>			\$
<b>49. TOTAL MONTHLY GROSS INCOME (Item 32 + Item 39 from VA Form 26-6393)</b>			\$
<b>50. RESIDUAL INCOME</b>			\$
<b>51. RESIDUAL INCOME GUIDELINE</b>			\$
<b>52. DEBT- INCOME RATIO (If Income Ratio is over 41% and Residual Income is not 120 % of guideline, statement of justification signed by underwriter's supervisor must be included on or with VA Form 26-6393)</b>			
			%
<b>53. SPOUSE INCOME CONSIDERED</b>		<b>54. SPOUSE'S INCOME AMOUNT (If considered)</b>	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 54)		\$	
<b>DISCOUNT INFORMATION (Applicable for All Loans)</b>			
<b>55. DISCOUNT POINTS CHARGED</b>		% OR	\$
<b>56. DISCOUNT POINTS PAID BY VETERAN</b>		% OR	\$
<b>57. TERM (Months)</b>	<b>58. INTEREST RATE</b>	<b>59. FUNDING FEE EXEMPT</b>	
	%	<input type="checkbox"/> Y - EXEMPT <input type="checkbox"/> N - NOT EXEMPT	
<b>FOR IRRRLS ONLY</b>			
<b>60. PAID IN FULL VA LOAN NUMBER</b>			
<b>61. ORIGINAL LOAN AMOUNT</b>		<b>62. ORIGINAL INTEREST RATE</b>	
\$		%	
<b>63. REMARKS</b>			

## VA TRANSMITTAL LIST

VA CASE NUMBER \_\_\_\_\_

**IMPORTANT: The following required documents must be submitted in the order listed below.**

ITEM NO.	**SEE CODE BELOW			✓	DOCUMENT
1	A	I	P		VA Loan Summary Sheet (VA Form 26-0286)
2	A	I			Certificate of Eligibility (VA Form 26-8320 or 26-8320a) or Request for Determination of Eligibility (VA Form 26-1880)
3	A	I	P		Acknowledgment of Receipt of Funding Fee from Mortgagee (VA Form 26-8998) or Notification to Mortgagee of Funding Fee Shortage (VA Form 26-0500) or Acknowledgment of Receipt of Funding Fee Shortage to Mortgagee (VA Form 26-8999) or evidence that borrower is exempt
4	A				Loan Analysis (VA Form 26-6393)
5		I			"Old vs New Loan" statement and IRRRL Worksheet (a statement signed by the veteran acknowledging the effect of the refinancing loan on the veteran's loan payments and interest rate - must show the interest rate and monthly payment of the old and new loan)
6	A	I	P		Report and Certification of Loan Disbursement (VA Form 26-1820)
7	A		P		Lender's Loan Quality Certification
8	A	I			Verification of Benefit-Related Indebtedness (VA Form 26-8937)
9	A	I	P		HUD-1 or other settlement statement "Any escrowed items" <input type="checkbox"/> YES <input type="checkbox"/> NO (Check appropriate box)
10	A		P		Compliance with CRV or LAPP/NOV Conditions (e.g., final compliance inspection, approval of water supply, termite certification)
11	A	I	P		<i>If Loan reported more than 60 days after closing,</i> Lender's request for waiver of 60 day reporting requirement and, <i>if automatic loan,</i> Lender's certification that loan is current
12	A				Interest Rate & Discount Disclosure Statement (fixed rate) or Adjustable Rate Mortgage Disclosure Statement (ARM)
13	A				Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is on active duty
14	A				Uniform Residential Loan Application and HUD/VA Addendum to URLA (VA Form 26-1802a)
15	A				Original credit report and any related documents (e.g., proof of debt payment, explanations, etc.)
16	A				Verification of Employment and current check stubs for veteran and spouse, if applicable
17	A				Request for Verification of Deposit or bank statements, or other related documents
18	A				Purchase/earnest money contract
19	A	I	P		<i>If applicable,</i> valid POA and Lender's "Alive and Well" statement
20	A	I	P		Miscellaneous documents pertinent to loan transaction
21	A				<i>If applicable,</i> copy of Master Certificate of Reasonable Value (VA Form 26-1843a) (Front page and option pages highlighted to pertain to the specific property only). <b>For LAPP cases, copy of value notice to veteran, original pictures, VA Request for Determination of Reasonable Value (VA Form 26-1805), and URAR with all addendums.</b>

**THE UNDERSIGNED CERTIFIED THAT ALL APPLICABLE ITEMS LISTED ABOVE ARE COMPLETE AND ENCLOSED IN THIS GUARANTY APPLICATION.**

NAME AND TITLE OF LENDER'S REPRESENTATIVE	DIRECT TELEPHONE NO. FOR REPRESENTATIVE <i>(Include Area Code)</i>
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DATE SIGNED	COMPANY NAME
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**\*\* A=AUTO    I=IRRRL    P=PRIOR**

Department of Veterans Affairs		REQUEST FOR DETERMINATION OF REASONABLE VALUE (Real Estate)			
1. CASE NUMBER		3. LEGAL DESCRIPTION		4. TITLE LIMITATIONS AND RESTRICTIVE COVENANTS:  1. <input type="checkbox"/> CONDOMINIUM      2. <input type="checkbox"/> PLANNED UNIT DEVELOPMENT	
2. PROPERTY ADDRESS (Include ZIP Code and county)				6. LOT DIMENSIONS: 1. <input type="checkbox"/> IRREGULAR:      SQ/FT    2. <input type="checkbox"/> ACRES:	
5. NAME AND ADDRESS OF FIRM OR PERSON MAKING REQUEST/APPLICATION (Include ZIP Code)				7. UTILITIES (X)    ELEC.    GAS    WATER    SAN. SEWER 1. PUBLIC 2. COMMUNITY 3. INDIVIDUAL	
9. BUILDING STATUS 1. <input type="checkbox"/> PROPOSED      3. <input type="checkbox"/> EXISTING 2. <input type="checkbox"/> UNDER CONSTRUCTION    4. <input type="checkbox"/> ALTERATIONS, IMPROVEMENTS, OR REPAIRS		10. BUILDING TYPE 1. <input type="checkbox"/> DETACHED    3. <input type="checkbox"/> ROW 2. <input type="checkbox"/> SEMI-DETACHED    4. <input type="checkbox"/> APT. UNIT		11. FACTORY FABRICATED? 1. <input type="checkbox"/> YES    2. <input type="checkbox"/> NO	
14A. CONSTRUCTION WARRANTY INCLUDED? 1. <input type="checkbox"/> YES    2. <input type="checkbox"/> NO      (If "Yes", complete Items 14b and 14c also)		14B. NAME OF WARRANTY PROGRAM		14C. EXPIRATION DATE (Month, day, year)	
16. NAME OF OWNER		17. PROPERTY: <input type="checkbox"/> OCCUPIED BY OWNER <input type="checkbox"/> NEVER OCCUPIED <input type="checkbox"/> VACANT <input type="checkbox"/> OCCUPIED BY TENANT (Complete Item 18 also)		18. RENT (If applic.) /MONTH	
19. NAME OF OCCUPANT		20. TELEPHONE NO.		21. NAME OF BROKER	
				22. TELEPHONE NO.	
				23. DATE AND TIME AVAILABLE FOR INSPECTION <input type="checkbox"/> AM <input type="checkbox"/> PM	
24. KEYS AT (Address)		25. ORIGINATOR'S IDENT. NO.		26. SPONSOR'S IDENT. NO.	
				27. INSTITUTION'S CASE NO.	
28. PURCHASER'S NAME AND ADDRESS (Complete mailing address, Include ZIP Code)		<p style="text-align: center;"><b>EQUAL OPPORTUNITY IN HOUSING</b></p> <p>NOTE: Federal laws and regulations prohibit discrimination because of race, color, religion, sex, or national origin in the sale or rental of residential property. Numerous State statutes and local ordinances also prohibit such discrimination. In addition, section 805 of the Civil Rights Act of 1968 prohibits discriminatory practices in connection with the financing of housing.</p> <p>If VA finds there is noncompliance with any antidiscrimination laws or regulations, it may discontinue business with the violator.</p>			
29. NEW OR PROPOSED CONSTRUCTION - Complete Items 29A through 29G for new or proposed construction cases only					
A. COMPLIANCE INSPECTIONS WILL BE OR WERE MADE BY: <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> NONE MADE		B. PLANS (Check one) <input type="checkbox"/> FIRST SUBMISSION <input type="checkbox"/> REPEAT CASE (If checked complete Item 29C)		C. PLANS SUBMITTED PREVIOUSLY UNDER CASE NO.	
D. NAME AND ADDRESS OF BUILDER		E. TELEPHONE NO.		F. NAME AND ADDRESS OF WARRRANTOR	
				G. TELEPHONE NO.	
30. COMMENTS ON SPECIAL ASSESSMENTS OR HOMEOWNERS ASSOCIATION CHARGES		31. ANNUAL REAL ESTATE TAXES		33. LEASEHOLD CASES (Complete if applicable)	
		32. MINERAL RIGHTS RESERVED? <input type="checkbox"/> YES (Explain) <input type="checkbox"/> NO		A. LEASE IS: <input type="checkbox"/> 99 YEARS <input type="checkbox"/> RENEWABLE	
				B. EXPIRES (Date) 4C. ANNUAL GROUND RENT	
34A. SALE PRICE OF PROPERTY		34B. IS BUYER PURCHASING LOT SEPARATELY? <input type="checkbox"/> YES <input type="checkbox"/> NO      (If "Yes", see instruction page under "Sale Price")		35. REFINANCING-AMOUNT OF PROPOSED LOAN	
				36. PROPOSED SALE CONTRACT ATTACHED <input type="checkbox"/> YES <input type="checkbox"/> NO	
				37. CONTRACT NO. PREVIOUSLY APPROVED BY VA THAT WILL BE	
<b>CERTIFICATIONS FOR SUBMISSIONS TO VA</b>					
1. On receipt of "Certificate of Reasonable Value" or advice from the Department of Veterans Affairs that a "Certificate of Reasonable Value" will not be issued, we agree to forward to the appraiser the approved fee which we are holding for this purpose.					
2. CERTIFICATION REQUIRED ON CONSTRUCTION UNDER FHA SUPERVISION (Stricke out inappropriate phrases in parentheses) I hereby certify that plans and specifications and related exhibits, including acceptable FHA Change Orders, if any, supplied to VA in this case, are identical to those (submitted to) (to be submitted to) (approved by) FHA inspections, and that FHA inspections (have been) (will be) made pursuant to FHA approval for mortgage insurance on this basis of proposed construction under Sec.					
38. SIGNATURE OF PERSON AUTHORIZING THIS		39. TITLE		40. TELEPHONE NUMBER	
				41. DATE	
42. DATE OF ASSIGNMENT		43. 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."					

<b>Department of Veterans Affairs</b>		<b>REQUEST FOR DETERMINATION OF REASONABLE VALUE (Real Estate)</b>			
1. CASE NUMBER			4. TITLE LIMITATIONS AND RESTRICTIVE COVENANTS:		
2. PROPERTY ADDRESS (Include ZIP Code and county)		3. LEGAL DESCRIPTION		1. <input type="checkbox"/> CONDOMINIUM      2. <input type="checkbox"/> PLANNED UNIT DEVELOPMENT	
5. NAME AND ADDRESS OF FIRM OR PERSON MAKING REQUEST/APPLICATION (Include ZIP Code)			6. LOT DIMENSIONS:		
			1. <input type="checkbox"/> IRREGULAR:      SQ/FT      2. <input type="checkbox"/> ACRES:		
			7. UTILITIES (X)      ELEC.      GAS      WATER      SAN. SEWER		
			1. PUBLIC		
			2. COMMUNITY		
			3. INDIVIDUAL		
9. BUILDING STATUS			10. BUILDING TYPE		11. FACTORY FABRICATED?
1. <input type="checkbox"/> PROPOSED      3. <input type="checkbox"/> EXISTING			1. <input type="checkbox"/> DETACHED      3. <input type="checkbox"/> ROW		1. <input type="checkbox"/> YES      2. <input type="checkbox"/> NO
2. <input type="checkbox"/> UNDER CONSTRUCTION      4. <input type="checkbox"/> ALTERATIONS, IMPROVEMENTS, OR REPAIRS			2. <input type="checkbox"/> SEMI-DETACHED      4. <input type="checkbox"/> APT. UNIT		12A. NO. OF BUILDINGS
					12B. NO. OF LIVING UNITS
					13A. STREET ACCESS
					1. <input type="checkbox"/> PRIVATE      1. <input type="checkbox"/> PRIVATE
					2. <input type="checkbox"/> PUBLIC      2. <input type="checkbox"/> PUBLIC
14A. CONSTRUCTION WARRANTY INCLUDED?			14B. NAME OF WARRANTY PROGRAM		14C. EXPIRATION DATE (Month, day, year)
1. <input type="checkbox"/> YES      2. <input type="checkbox"/> NO      (If "Yes", complete Items 14b and 14c also)					
15. CONSTRUCTION COMPLETED (Mo., yr.)			16. NAME OF OWNER		
			17. PROPERTY:		
			<input type="checkbox"/> OCCUPIED BY OWNER <input type="checkbox"/> NEVER OCCUPIED <input type="checkbox"/> VACANT <input type="checkbox"/> OCCUPIED BY TENANT (Complete Item 18 also)		
			18. RENT (If applic.) /MONTH		
19. NAME OF OCCUPANT		20. TELEPHONE NO.	21. NAME OF BROKER		22. TELEPHONE NO.
					23. DATE AND TIME AVAILABLE FOR INSPECTION
					<input type="checkbox"/> AM <input type="checkbox"/> PM
24. KEYS AT (Address)		25. ORIGINATOR'S IDENT. NO.		26. SPONSOR'S IDENT. NO.	27. INSTITUTION'S CASE NO.
28. PURCHASER'S NAME AND ADDRESS (Complete mailing address, Include ZIP Code)					<p style="text-align: center;"><b>EQUAL OPPORTUNITY IN HOUSING</b></p> <p>NOTE: Federal laws and regulations prohibit discrimination because of race, color, religion, sex, or national origin in the sale or rental of residential property. Numerous State statutes and local ordinances also prohibit such discrimination. In addition, section 805 of the Civil Rights Act of 1968 prohibits discriminatory practices in connection with the financing of housing.</p> <p>If VA finds there is noncompliance with any antidiscrimination laws or regulations, it may discontinue business with the violator.</p>
29. NEW OR PROPOSED CONSTRUCTION - Complete Items 29A through 29G for new or proposed construction cases only					
A. COMPLIANCE INSPECTIONS WILL BE OR WERE MADE BY:		B. PLANS (Check one)		C. PLANS SUBMITTED PREVIOUSLY UNDER CASE NO.	
<input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> NONE MADE		<input type="checkbox"/> FIRST SUBMISSION <input type="checkbox"/> REPEAT CASE (If checked complete Item 29C)			
D. NAME AND ADDRESS OF BUILDER		E. TELEPHONE NO.	F. NAME AND ADDRESS OF WARRRANTOR		G. TELEPHONE NO.
30. COMMENTS ON SPECIAL ASSESSMENTS OR HOMEOWNERS ASSOCIATION CHARGES		31. ANNUAL REAL ESTATE TAXES		33. LEASEHOLD CASES (Complete if applicable)	
		32. MINERAL RIGHTS RESERVED?		A. LEASE IS:	
		<input type="checkbox"/> YES (Explain) <input type="checkbox"/> NO		<input type="checkbox"/> 99 YEARS <input type="checkbox"/> RENEWABLE	
				B. EXPIRES (Date)	
				4C. ANNUAL GROUND RENT	
34A. SALE PRICE OF PROPERTY	34B. IS BUYER PURCHASING LOT SEPARATELY?	35. REFINANCING-AMOUNT OF PROPOSED LOAN		36. PROPOSED SALE CONTRACT ATTACHED	37. CONTRACT NO. PREVIOUSLY APPROVED BY VA THAT WILL BE
	<input type="checkbox"/> YES <input type="checkbox"/> NO      (If "Yes", see instruction page under "Sale Price")			<input type="checkbox"/> YES <input type="checkbox"/> NO	
<b>CERTIFICATIONS FOR SUBMISSIONS TO VA</b>					
1. On receipt of "Certificate of Reasonable Value" or advice from the Department of Veterans Affairs that a "Certificate of Reasonable Value" will not be issued, we agree to forward to the appraiser the approved fee which we are holding for this purpose.					
2. CERTIFICATION REQUIRED ON CONSTRUCTION UNDER FHA SUPERVISION (Stricke out inappropriate phrases in parentheses)					
I hereby certify that plans and specifications and related exhibits, including acceptable FHA Change Orders, if any, supplied to VA in this case, are identical to those (submitted to) (to be submitted to) (approved by) FHA inspections, and that FHA inspections (have been) (will be) made pursuant to FHA approval for mortgage insurance on this basis of proposed construction under Sec.					
38. SIGNATURE OF PERSON AUTHORIZING THIS		39. TITLE		40. TELEPHONE NUMBER	41. DATE
42. DATE OF ASSIGNMENT		43. 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."					

<b>Department of Veterans Affairs</b>		<b>CERTIFICATE OF REASONABLE VALUE (Real Estate)</b>	
1. CASE NUMBER		4. TITLE LIMITATIONS AND RESTRICTIVE COVENANTS:  1. <input type="checkbox"/> CONDOMINIUM      2. <input type="checkbox"/> PLANNED UNIT DEVELOPMENT	
2. PROPERTY ADDRESS (Include ZIP Code and county)	3. LEGAL DESCRIPTION		
5. NAME AND ADDRESS OF FIRM OR PERSON MAKING REQUEST/APPLICATION (Include ZIP Code)		6. REMAINING ECONOMIC LIFE OF PROPERTY IS ESTIMATED TO BE NOT LESS THAN (Enter number of years)	
		7. ESTIMATED REASONABLE VALUE OF PROPERTY \$	8. EXPIRATION DATE YEARS
		9. SECRETARY OF VETERANS AFFAIRS BY (Signature of authorized agent)	
		10. DATE ISSUED	11. VA OFFICE
<b>GENERAL CONDITIONS</b>			
<p>(NOTE: THE DEPARTMENT OF VETERANS AFFAIRS DOES NOT ASSUME ANY RESPONSIBILITY FOR THE CONDITION OF THE PROPERTY. THE CORRECTION OF ANY DEFECTS NOW EXISTING OR THAT MAY DEVELOP WILL BE THE RESPONSIBILITY OF THE PURCHASER.)</p> <ol style="list-style-type: none"> <li>This certificate will remain effective as to any written contract of sale entered into by an eligible veteran within the validity period indicated.</li> <li>This dwelling conforms with the Minimum Property Requirements prescribed by the Secretary of Veterans Affairs.</li> <li>The aggregate of any loan secured by this property plus the amount of any assessment consequent on any special improvements as to which a lien or right to a lien shall exist against the property, except as provided in Item 13 below, may not exceed the reasonable value in Item 7 above.</li> <li>Proposed construction shall be completed in accordance with the plans and specifications identified below, relating to both onsite and offsite improvements upon which this valuation is based and shall otherwise conform fully to the VA Minimum Property Requirements. Satisfactory completion must be evidenced by either; <ul style="list-style-type: none"> <li>A. VA Final Compliance Inspection Report (VA Form 26-1839), or</li> <li>B. VA Acceptance of FHA Compliance Inspection Reports or other evidence of completion under FHA supervision applicable to proposed construction.</li> </ul> </li> <li>By contracting to sell property, as proposed construction or existing construction not previously occupied, to a veteran purchaser who is to be assisted in the purchase by a loan made, guaranteed, or insured by VA, the builder or other seller agrees to place any downpayment received by the seller or agent of the seller in a special trust account as required by section 3706 of the title 38, U.S. Code.</li> <li>The VA guaranty is subject to and conditioned upon the lending institution's compliance, at the time of the making, increasing, extending or renewing of the proposed loan, with section 102 of P.L. 93-234, "Flood Disaster Protection Act of 1973."</li> </ol>			
12. PURCHASER'S NAME AND ADDRESS		13. EXCEPTION TO GENERAL CONDITION NO. 3 ABOVE <input type="checkbox"/> ENERGY EFFICIENT MORTGAGE PROGRAM - The buyer may wish to contact a qualified person/firm for a home energy audit to identify needed energy efficiency improvements to the property. In some localities, the utility company may perform this service. The mortgage amount may be increased as a result of making energy efficiency improvements such as: Solar or conventional heating/cooling systems, water heaters, insulation, weather-stripping/caulking, and storm windows/doors. Other energy related improvements may also be considered. The mortgage may be increased by (a) up to \$3,000 based solely on documented costs; or, (b) up to \$6,000 provided the increased in monthly mortgage payment does not exceed the likely reduction in monthly utility costs; or, (c) more than \$6,000 subject to a value determination by VA. <input type="checkbox"/> OTHER (Cite and explain in Item 26 below)	
<b>SPECIFIC CONDITIONS (Applicable when checked or completed)</b>			
14. THE REASONABLE VALUE ESTABLISHED HEREIN FOR THE RELATED PROPERTY IS: <input type="checkbox"/> BASED UPON OBSERVATION OF THE PROPERTY IN ITS "AS IS" CONDITION <input type="checkbox"/> PREDICATED UPON COMPLETION OF PROPOSED CONSTRUCTION (If checked, complete Item 15) <input type="checkbox"/> PREDICATED UPON COMPLETION OF REPAIRS LISTED IN ITEM 17		15. PROPOSED CONSTRUCTION TO BE COMPLETED	
16. INSPECTION REQUIRED <input type="checkbox"/> FHA COMPLIANCE INSPECTIONS FOR PROPOSED CONSTRUCTION <input type="checkbox"/> VA COMPLIANCE INSPECTIONS <input type="checkbox"/> LENDER TO CERTIFY		17. REPAIRS TO BE COMPLETED	
18. NAME OF COMPLIANCE INSPECTOR			
19. HEALTH AUTHORITY APPROVAL - Execution of Health Authority form or letter indicating approval of the individual: <input type="checkbox"/> WATER SUPPLY <input type="checkbox"/> SEWAGE DISPOSAL SYSTEM		20. This document is subject to the provisions of Executive Orders 11246 and 11375, and the Rules and Regulations of the Secretary of Labor in effect on this date, and 38 CFR 36.4390 through 36.4393, and also the provisions of the certification executed by the builder, sponsor or developer named herein which is on file in this office.	
21. <input type="checkbox"/> WOOD DESTROYING INSECT INFORMATION - EXISTING CONSTRUCTION - The seller shall, at no cost to the veteran-purchaser, prior to settlement, obtain a written statement from a qualified pest control operator reporting wood destroying insect information using the NPCA-1, National Pest Control Association form or other form acceptable to VA.			
22. WARRANTY <input type="checkbox"/> (If checked, complete Item 23)	23. NAME OF WARRANTOR		24. <input type="checkbox"/> Since this property is located in a Special Flood Hazard Area as established by FEMA, flood insurance will be required in accordance with 38 CFR 36.4326
25. SAFE DRINKING WATER ACT <input type="checkbox"/> Certification required that in construction, any solders and flux did not contain more than 0.2 percent lead and any pipes and pipe fittings did not contain more than 8.0 percent lead.			
26. OTHER REQUIREMENTS			