

# Five-In-One-Letter

RE: \_\_\_\_\_  
 \_\_\_\_\_

## **Fair Credit Reporting Act**

In connection with your application for a loan, please be advised that we will order a credit report or a consumer report regarding your credit experience. This report may contain information on your character, general reputation, personal characteristics, or mode of living in addition to your actual credit experience from persons or firms with which you have done business, your credit worthiness, credit standing and credit capacity. You have the right given by Federal Law to know the nature and the scope of the information given in this report if you make a written request for that information. In the event that we deny your application or raise the charge for extending your credit based on any information, you have the right within sixty (60) days to make a written request that we disclose the nature of the information to you. We shall also advise you of the information in the consumer report and the name and address of the reporting agency. By my (our) signature below, I/we acknowledge receipt of a copy of this information letter.

## **Real Estate Settlement Procedures Act (RESPA)**

By my (our) signatures below, I/we hereby acknowledge receipt of a copy of the special information booklet entitled, "Settlement Costs and Helpful Information".

## **Equal Credit Opportunity Notice**

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of sex or marital status. The Federal Agency which administers compliance with this law concerning this private mortgage company is the Federal Trade Commission, Washington D.C. 20580. Additionally, the Federal Fair Housing Act prohibits discrimination on the basis of race, color, religion, sex or national origin.

## **Financial Privacy Act**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, 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 transactions will be available to VA or HUD without further notice or authorization, but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide loan products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## **Right to Receive Copy of Appraisal**

I/We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, I/we must send \_\_\_\_\_ a written request to: 6775 East Evans Avenue, Denver, CO 80224. \_\_\_\_\_ must hear from me/us no later than 90 days after \_\_\_\_\_ notifies me/us about the action taken on this application, or I/we withdraw this application.

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Borrower

\_\_\_\_\_  
 Co-Borrower

# Authorization To Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from \_\_\_\_\_. As part of the application process, \_\_\_\_\_ may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to \_\_\_\_\_, and to any investor to whom \_\_\_\_\_ may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. \_\_\_\_\_ or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to \_\_\_\_\_ or the investor that purchased the mortgage is appreciated.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

## NOTE TO BORROWER

### Financial Privacy Act

This notice to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, 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 transactions will be available to VA or HUD without further notice or authorization, but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law.





# IRS Form 4506 Disclosure

In order to process your file, we may verify with the Internal Revenue Service that the copies of tax returns and/or W-2's submitted to us match tax returns submitted to the IRS. In the event that the information in our loan file differs materially from the information in the IRS's files, we will attempt to resolve these differences with you.

If the tax returns and/or W-2's submitted by you or on your behalf differ from the IRS records, any one of the following could happen:

- ◆ You may be liable to \_\_\_\_\_ or any other third party because of their reliance on the tax returns and/or W-2's you submitted.
- ◆ \_\_\_\_\_ may declare the entire unpaid balance of your loan to be immediately due and payable, even if your payments are current.
- ◆ If \_\_\_\_\_ declares your loan immediately due and you do not pay your loan off, \_\_\_\_\_ may foreclose on your property and you could lose your home.
- ◆ \_\_\_\_\_ may refer the matter to State and/or Federal authorities for civil and criminal prosecution.

I understand the information explained in this notice. By signing this document, I certify that any tax returns and/or W-2's submitted to \_\_\_\_\_ are exact duplicates of those submitted to the IRS. I give my express consent to \_\_\_\_\_ to communicate with the IRS concerning any discrepancies and to give the IRS copies of the tax returns which I have submitted to \_\_\_\_\_.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

Form **4506**

(Rev. May 1997)

Department of the Treasury  
Internal Revenue Service

# Request for Copy or Transcript of Tax Form

© Read instructions before completing this form.

OMB No. 1545-0429

© Type or print clearly. Request may be rejected if the form is incomplete or illegible.

Note: Do not use this form to get tax account information. Instead, see instructions below.

1a Name shown on tax form. If a joint return, enter the name shown first.	1b First social security number on tax form or employer identification number (see instructions)
2a If a joint return, spouse's name shown on tax form	2b Second social security number on tax form
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	
5 If copy of form or a tax return transcript is to be mailed to someone else, enter the third party's name and address	

6 If we cannot find a record of your tax form and you want the payment refunded to the third party, check here . . . . . ©

7 If name in third party's records differs from line 1a above, enter that name here (see instructions) ©

8 Check only one box to show what you want. There is no charge for items 8a, b, and c:

a  Tax return transcript of Form 1040 series filed during the current calendar year and the 3 prior calendar years (see instructions).

b  Verification of nonfiling.

c  Form(s) W-2 information (see instructions).

d  Copy of tax form and all attachments (including Form(s) W-2, schedules, or other forms). The charge is \$23 for each period requested.  
Note: If these copies must be certified for court or administrative proceedings, see instructions and check here . . . . . ©

9 If this request is to meet a requirement of one of the following, check all boxes that apply.  
 Small Business Administration  Department of Education  Department of Veterans Affairs  Financial institution

10 Tax form number (Form 1040, 1040A, 941, etc.)	12 Complete only if line 8d is checked. Amount due:	
11 Tax period(s) (year or period ended date). If more than four, see instructions.	a Cost for each period . . . . .	\$ 23.00
	b Number of tax periods requested on line 11	
	c Total cost. Multiply line 12a by line 12b . . .	\$

Full payment must accompany your request. Make check or money order payable to \*Internal Revenue Service.\*

Caution: Before signing, make sure all items are complete and the form is dated.

I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. I am aware that based upon this form, the IRS will release the tax information requested to any party shown on line 5. The IRS has no control over what that party does with the information.

Please Sign Here	Signature. See instructions. If other than taxpayer, attach authorization document.	Date	Telephone number of requester ( )
	Title (if line 1a above is a corporation, partnership, estate, or trust)		Best time to call
	Spouse's signature	Date	TRY A TAX RETURN TRANSCRIPT (see line 8a instructions)

## Instructions

Section references are to the Internal Revenue Code.

TIP: If you had your tax form filled in by a paid preparer, check first to see if you can get a copy from the preparer. This may save you both time and money.

Purpose of Form. Use Form 4506 to get a tax return transcript, verification that you did not file a Federal tax return, Form W-2 information, or a copy of a tax form. Allow 6 weeks after you file a tax form before you request a copy of it or a transcript. For W-2

information, wait 13 months after the end of the year in which the wages were earned. For example, wait until Feb. 1999 to request W-2 information for wages earned in 1997.

Do not use this form to request Forms 1099 or tax account information. See this page for details on how to get these items.

Note: Form 4506 must be received by the IRS within 60 calendar days after the date you signed and dated the request.

How Long Will It Take? You can get a tax return transcript or verification of nonfiling within 7 to 10 workdays after the IRS receives your request. It can take up to 60 calendar

days to get a copy of a tax form or W-2 information. To avoid any delay, be sure to furnish all the information asked for on Form 4506.

Forms 1099. If you need a copy of a Form 1099, contact the payer. If the payer cannot help you, call or visit the IRS to get Form 1099 information.

Tax Account Information. If you need a statement of your tax account showing any later changes that you or the IRS made to the original return, request tax account information. Tax account information lists

(Continued on back)

certain items from your return, including any later changes.

To request tax account information, write or visit an IRS office or call the IRS at the number listed in your telephone directory.

If you want your tax account information sent to a third party, complete Form 8821, Tax Information Authorization. You may get this form by phone (call 1-800-829-3676) or on the Internet (at <http://www.irs.ustreas.gov>).

Line 1b. Enter your employer identification number (EIN) only if you are requesting a copy of a business tax form. Otherwise, enter the first social security number (SSN) shown on the tax form.

Line 2b. If requesting a copy or transcript of a joint tax form, enter the second SSN shown on the tax form.

Note: If you do not complete line 1b and, if applicable, line 2b, there may be a delay in processing your request.

Line 5. If you want someone else to receive the tax form or tax return transcript (such as a CPA, an enrolled agent, a scholarship board, or a mortgage lender), enter the name and address of the individual. If we cannot find a record of your tax form, we will notify the third party directly that we cannot fill the request.

Line 7. Enter the name of the client, student, or applicant if it is different from the name shown on line 1a. For example, the name on line 1a may be the parent of a student applying for financial aid. In this case, you would enter the student's name on line 7 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 8a. If you want a tax return transcript, check this box. Also, on line 10 enter the tax form number and on line 11 enter the tax period for which you want the transcript.

A tax return transcript is available only for returns in the 1040 series (Form 1040, Form 1040A, 1040EZ, etc.). It shows most line items from the original return, including accompanying forms and schedules. In many cases, a transcript will meet the requirement of any lending institution such as a financial institution, the Department of Education, or the Small Business Administration. It may also be used to verify that you did not claim any itemized deductions for a residence.

Note: A tax return transcript does not reflect any changes you or the IRS made to the original return. If you want a statement of your tax account with the changes, see Tax Account Information on page 1.

Line 8b. Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 11 enter the tax period for which you want verification of nonfiling.

Line 8c. If you want only Form(s) W-2 information, check this box. Also, on line 10 enter "Form(s) W-2 only" and on line 11 enter the tax period for which you want the information.

You may receive a copy of your actual Form W-2 or a transcript of the information, depending on how your employer filed the form. However, state withholding information is not shown on a transcript. If you have filed your tax return for the year the wages were earned, you can get a copy of the actual Form W-2 by requesting a complete copy of your return and paying the required fee.

Contact your employer if you have lost your current year's Form W-2 or have not received it by the time you are ready to prepare your tax return.

Note: If you are requesting information about your spouse's Form W-2, your spouse must sign Form 4506.

Line 8d. If you want a certified copy of a tax form for court or administrative proceedings, check the box to the right of line 8d. It will take at least 60 days to process your request.

Line 11. Enter the year(s) of the tax form or tax return transcript you want. For fiscal-year filers or requests for quarterly tax forms, enter the date the period ended; for example, 3/31/96, 6/30/96, etc. If you need more than four different tax periods, use additional Forms 4506. Tax forms filed 6 or more years ago may not be available for making copies. However, tax account information is generally still available for these periods.

Line 12c. Write your SSN or EIN and "Form 4506 Request" on your check or money order. If we cannot fill your request, we will refund your payment.

Signature. Requests for copies of tax forms or tax return transcripts to be sent to a third party must be signed by the person whose name is shown on line 1a or by a person authorized to receive the requested information.

Copies of tax forms or tax return transcripts for a jointly filed return may be furnished to either the husband or the wife. Only one signature is required. However, see the line 8c instructions. Sign Form 4506 exactly as your name appeared on the original tax form. If you changed your name, also sign your current name.

For a corporation, the signature of the president of the corporation, or any principal officer and the secretary, or the principal officer and another officer are generally required. For more details on who may obtain tax information on corporations, partnerships, estates, and trusts, see section 6103.

If you are not the taxpayer shown on line 1a, you must attach your authorization to receive a copy of the requested tax form or tax return transcript. You may attach a copy of the authorization document if the original has already been filed with the IRS. This will generally be a power of attorney (Form 2848), or other authorization, such as Form 8821, or evidence of entitlement (for Title 11 Bankruptcy or Receivership Proceedings). If the taxpayer is deceased, you must send Letters Testamentary or other evidence to establish that you are authorized to act for the taxpayer's estate.

Where To File. Mail Form 4506 with the correct total payment attached, if required, to the Internal Revenue Service Center for the place where you lived when the requested tax form was filed.

Note: You must use a separate form for each service center from which you are requesting a copy of your tax form or tax return transcript.

If you lived in: Use this address:

New Jersey, New York (New York City and counties of Nassau, Rockland, Suffolk, and Westchester) 1040 Waverly Ave. Photocopy Unit Stop 532 Holtsville, NY 11742

New York (all other counties), Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont 310 Lowell St. Photocopy Unit Stop 679 Andover, MA 01810

Florida, Georgia, South Carolina 4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362

Indiana, Kentucky, Michigan, Ohio, West Virginia P.O. Box 145500 Photocopy Unit Stop 521 Cincinnati, OH 45250

Kansas, New Mexico, Oklahoma, Texas 3651 South Interregional Hwy. Photocopy Unit Stop 6716 Austin, TX 73301

Alaska, Arizona, California (counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba), Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming P.O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409

California (all other counties), Hawaii 5045 E. Butler Avenue Photocopy Unit Stop 52180 Fresno, CA 93888

Illinois, Iowa, Minnesota, Missouri, Wisconsin 2306 E. Bannister Road Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 64999

Alabama, Arkansas, Louisiana, Mississippi, North Carolina, Tennessee P.O. Box 30309 Photocopy Unit Stop 46 Memphis, TN 38130

Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, a foreign country, or A.P.O. or F.P.O. address 11601 Roosevelt Blvd. Photocopy Unit DP 536 Philadelphia, PA 19255

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to your tax form or transcript under the Internal Revenue Code, including sections 6103 and 6109. We need it to gain access to your tax form or transcript in our files and properly respond to your request. If you do not furnish the information, we will not be able to fill your request. We may give the information to the Department of Justice or other appropriate law enforcement official, as provided by law.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: Recordkeeping, 13 min.; Learning about the law or the form, 7 min.; Preparing the form, 26 min.; and Copying, assembling, and sending the form to the IRS, 17 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Tax Forms Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. DO NOT send the form to this address. Instead, see Where To File on this page.



## Loan Commitment Letter / Loan Status Letter Disclosure

Thank you for selecting \_\_\_\_\_ to assist you in financing the purchase of your new home. Before we process your loan application we ask that you read the following carefully, and sign and date where indicated if you understand and agree to the terms set forth below.

After we review your loan application, we will determine whether we can issue you a loan commitment letter. In general, any loan commitment letter we issue will, in all likelihood, be subject to you satisfying certain additional conditions and providing additional information. If you are unable to meet these additional conditions, we may be unable to finally approve, fund and close your loan.

Depending upon the terms of the sales contract you signed (or will sign) to purchase your new home, the issuance of a loan commitment letter to you may have the effect of binding you to the sales contract, and placing your earnest money at risk, even if you discover that you cannot meet the additional conditions or requirements set forth in the commitment letter.

Given this possibility, you may prefer that we not issue a loan commitment letter prior to the loan commitment deadline in your contract. We will not issue a loan commitment letter to you unless you request one.

Instead of a loan commitment letter, we can provide you with a loan status letter, which will inform you of the ongoing review of your loan application and what further information we need to continue to process your loan for approval. We will not issue to you a loan status letter unless you request one.

If we issue a loan commitment letter or loan status letter, please be advised that it will be issued for your information and benefit only, and cannot be relied upon by any third party. Any loan commitment or loan status letter that we provide is not issued with the intent to satisfy any contractual requirements that you may have with the seller of your new home, or with any other third party. In this regard, you agree to hold \_\_\_\_\_ harmless from any claims relating to your default under the purchase contract and the loss of your earnest money deposit related in any way to our issuance of, or the content of, our written loan commitment or status letter and your inability to satisfy the conditions or requirements set forth in the commitment or status letter.

Your signature below indicates that you understand and agree to the above terms. Thank you for the opportunity to serve you.

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 Applicant's Signature

Date

---

 Applicant's Signature

Date

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By my/our signatures below, I/we authorize \_\_\_\_\_ to release my/our credit information, including Pre-Qualification, Status and Commitment letters, to the real estate agent specified below. I/We understand that these letters will be prepared and delivered to the specified agent only upon my/our request to \_\_\_\_\_.

Real Estate Agent Name: \_\_\_\_\_

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 Applicant's Signature

Date

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 Applicant's Signature

Date

## Provider of Service Disclosure

The information provided on page 1 reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed.

This is not an approval of your application, nor a commitment to make a loan.

The numbers listed beside the estimates generally correspond to the numbered lines contained on the HUD-1 settlement statement, which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended. Additional information can be found in the HUD Special Information Booklet, "Settlement Costs and You" provided by your lender.

\_\_\_\_\_ requires the use of specific providers of certain services in connection with your loan. Listed below are the service providers, which \_\_\_\_\_ has already selected for you loan. \_\_\_\_\_ will disclose any additional service providers to you at the time of selection. The estimates on page 1 are based on the charges for these designated providers. We have repeatedly required borrowers to use these providers within the past 12 months.

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### CREDIT BUREAUS (804):

Credit Verifiers: 405 Urban, Lakewood, CO 80228 303-980-0927  
 Equifax: One E. 2<sup>nd</sup> St., #520, Lombard, IL 60148 800-374-2179  
 Factual Data: 3540 So. Poplar St. #100, Denver, CO 80237 303-756-1133  
 Accurate Credit Reporting: 18451 W. Twelve Mile Rd., Southfield, MI 48076 800-860-3373  
 TransUnion: 789 Sherman St., #410, Denver, CO 80203 303-830-2000

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### APPRAISERS (803):

Eagle Appraisal Service: 7731 S. Eudora Ct., Littleton, CO 80122 303-721-7001  
 Mark Hamling: 659 Niagara St., Denver, CO 80220 303-394-4733  
 Scott Hamling: 765 Olive St., Denver, CO 80220 303-316-9089  
 Licht Appraisals: 1139 Delaware St., #300, Denver CO 80204 303-575-9305  
 James Rauh: 7234 S. Uravan Ct., Aurora, CO 80017 303-617-8501

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### FLOOD CERTIFICATION:

First American Flood Data Services: 11902 Burnet Road, Austin, TX 78758 800-447-1772

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### MORTGAGE INSURANCE (902):

RMIC: 7979 E. Tufts Ave., #710, Denver, CO 80237 303-804-0353  
 MGIC: 5775 DTC Blvd., #405, Englewood CO 80111 303-721-8240  
 UGIC: 6312 Fiddlers Green, #425N, Englewood, CO 80111 303-850-7071  
 PMI: 383 Inverness Way Dr. South, #340, Englewood, CO 80112 303-694-6646  
 Radian: 5990 Greenwood Plaza Blvd., #130, Englewood, CO 80111 303-694-9606  
 GE Capitol: 7951 E. Maplewood Ave., #260, Englewood, CO 80111 303-930-2301

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### TITLE INSURANCE (1108): For purchases - Please contact your Realtor

Refinances: 1<sup>st</sup> American Heritage Title: 950 S. Cherry St., Denver, CO 80246 303-691-3333  
 Commonwealth Land Title: 55 Madison, Denver, CO 80206 303-388-9000  
 Land Title: 3033 E. 1<sup>st</sup> Ave., Denver, CO 80206 303-321-1880  
 Security Title: 5995 Greenwood Plaza Blvd., Englewood, CO 80111 303-220-9999  
 Transnation Title: 1099 18<sup>th</sup> St., Denver, Co 80202 303-291-4861  
 Title America: 3575 Cherry Creek N. Dr., Denver, CO 80209 303-322-5500  
 Stewart Title: 3900 S. Wadsworth Blvd., Denver, CO 80235 303-989-9771

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### CLOSING AND DOCUMENT PREPARATION:

Quality Mortgage Docs: 6236 S. Macon Way, Englewood, CO 80111 303-220-7057

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### SURVEYORS (1301):

Colorado Engineering: 3470 S. Sherman, Englewood, CO 80110 303-761-8055  
 Gillan's Inc.: 8471 Turnpike Dr., #200, Westminster, CO 80030 303-426-1731  
 RE Port: 5460 Ward Rd., Arvada, CO 80002 303-420-4788  
 Lenzini & Assoc.: P.O. Box 21457, Denver, CO 80221 303-428-5735

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I/We, the applicant(s) named herein, request that \_\_\_\_\_ process a loan on my/our behalf. I/We acknowledge receipt of this Good Faith Estimate of Settlement Cost by signing below on the date specified. I/We agree to pay all legally allowed fees and charges, including appraisal and credit report fees, incurred in the connection with said processing. I/We understand that this statement is an estimate, and that some or all actual cost may vary.

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 Borrower's Signature

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 Date

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 Co-Borrower's Signature

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 Date

# HUD/VA Addendum to Uniform Residential Loan Application

## Page 1

### HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval Numbers VA: 2900-0144  
HUD: 2502-0059 (exp. 7/31/2000)

<b>Part I - Identifying Information</b> (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) \$	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.
		12b. Term of Monthly Premium months		
		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		
<b>Type or Print all entries clearly</b>		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)												
		<table style="width: 100%;"> <tr> <td>1) <input type="checkbox"/> Purchase Existing Home Previously Occupied</td> <td>7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction)</td> </tr> <tr> <td>2) <input type="checkbox"/> Finance Improvements to Existing Property</td> <td>8) <input type="checkbox"/> Finance Co-op Purchase</td> </tr> <tr> <td>3) <input type="checkbox"/> Refinance (Refi.)</td> <td>9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home</td> </tr> <tr> <td>4) <input type="checkbox"/> Purchase New Condo. Unit</td> <td>10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home &amp; Lot</td> </tr> <tr> <td>5) <input type="checkbox"/> Purchase Existing Condo. Unit</td> <td>11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot</td> </tr> <tr> <td>6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied</td> <td>12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan</td> </tr> </table>	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
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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 a full-time 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.)
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If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

**I.** 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)
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# HUD/VA Addendum to Uniform Residential Loan Application Page 2

**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.

**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 Certification**

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

22a. Do you own or have you sold <b>other</b> real estate within the past 60 months on which there was a HUD/FHA mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is it to be sold? <input type="checkbox"/> Yes <input type="checkbox"/> No	22b. Sales Price \$	22c. Original Mortgage Amount \$
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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)

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**

**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

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

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.



# Instructions for Request for Certificate of Eligibility and Available Loan Guaranty Entitlement

## INSTRUCTIONS FOR VA FORM 26-1880

**PRIVACY ACT INFORMATION:** No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses 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.

**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.

**A. Use this form to request VA to determine your eligibility for Loan Guaranty benefits, and the amount of entitlement available.**

### **B. Military Service Requirements for VA Loan Eligibility:**

**1. Wartime Service.** If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

**2. Peacetime Service.** If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

**3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990.** If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

**4. Gulf War.** If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

**5. Active Duty Service Personnel.** If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

**6. Selected Reserve Requirements for VA Loan Eligibility.** If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after Service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability. Eligibility for Selected Reservists expires September 30, 2007.

**C. Unremarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unremarried Surviving Spouse.**

**D. This request (VA Form 26-1880) should be sent to the VA office serving the area in which you reside. If you have any questions about the form or the address of the VA office nearest to you call 1-800-827-1000.**

### **E. Proof of Military Service**

**1. "Regular" Veterans.** Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

**2. Selected Reserves/National Guard.** If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or its equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.

# Verification of VA Benefit - Related Indebtedness

OMB Approved No. 2900-0406  
Respondent Burden: 5 minutes

<b>Department of Veterans Affairs</b>		<b>VERIFICATION OF VA BENEFIT-RELATED INDEBTEDNESS</b>	
<p><b>PRIVACY ACT INFORMATION:</b> This information is to be used by the agency collecting it in determining whether you qualify for the VA loan benefit. This information request is authorized by Title 38, U.S.C., Chapter 37. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses 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.</p>			
TO: NAME AND ADDRESS OF LENDER		<p style="text-align: center;"><b>INSTRUCTIONS TO LENDER</b></p> <p><i>Complete Items 1 through 6. Have veteran complete Items 7 and 8. Forward to the Finance Officer (24) at the local VA office to determine whether the veteran has any VA benefit-related indebtedness. If a debt is found to exist, the home loan must not be closed until the veteran presents evidence showing that the debt has been cleared or an acceptable repayment plan has been established with VA. After completion by the Finance Officer, this form will be returned to the lender at the address shown. VA Form 26-8937 is a required exhibit to accompany home or manufactured home loans closed on the automatic basis and prior approval submissions.</i></p>	
1. NAME OF VETERAN (First, middle, last)		2. CURRENT ADDRESS OF VETERAN	
3. DATE OF BIRTH			
4. VA CLAIM FOLDER NUMBER (C-File No.)	5. SERVICE NUMBER	6. SOCIAL SECURITY NUMBER	
I HEREBY CERTIFY THAT I <input type="checkbox"/> DO <input type="checkbox"/> DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.			
7. SIGNATURE OF VETERAN		8. DATE SIGNED	
<b>FOR VA USE ONLY</b>			
<input type="checkbox"/> The above named veteran does not have a VA benefit-related indebtedness			
<input type="checkbox"/> The veteran has the following VA benefit-related indebtedness			
<b>VA BENEFIT-RELATED INDEBTEDNESS (If any)</b>			
TYPE OF DEBT(S)		AMOUNT OF DEBT(S)	
		\$	
		\$	
		\$	
TERM OF REPAYMENT PLAN (If any)			
<input type="checkbox"/> Veteran <u>is</u> 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)			
<input type="checkbox"/> Veteran <u>is not</u> exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. <b>LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA</b>			
<input type="checkbox"/> Veteran has been rated incompetent by VA. <b>LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA</b>			
<input type="checkbox"/> 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	
<p><b>RESPONDENT BURDEN:</b> 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 5 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.</p>			

# 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 cost 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 the Department of Justice for litigation in the courts.
- Your account may be referred to a private collection agency to collect the amount due.
- 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 return.
- 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 to the Veterans Administration when it is determined to be in the best interest of the Government to do so.

## **Certification**

I have read and 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.

---

VA Borrower

---

Date

## Interest Rate and Discount Disclosure Statement

1. This statement regarding the interest rate and discount points that you may pay on a mortgage guaranteed by VA (Department of Veterans Affairs) must be delivered to you prior to the execution of the borrower's certification on the HUD/VA Addendum to the Uniform Residential Loan Application.

2. VA does not establish the interest rate for mortgage loans to be guaranteed, or set either a maximum or minimum on the interest rate or on discount points that may be paid by you. This means that you may pay such interest rate and discount points as you and \_\_\_\_\_ agree upon. The seller may also pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

3. It is important for you to understand that the interest rate, discount points, and the length of time \_\_\_\_\_ will honor the loan terms are all freely negotiable with \_\_\_\_\_. Lenders may agree to offer the loan terms for a definite period of time (i.e. 30, 60, or 90 days), or may refuse to do so. This arrangement is commonly referred to as a lock-in agreement. Keep in mind that your agreement with the seller will also affect the date you can close your loan.

4. The terms of your agreement with \_\_\_\_\_ will determine the degree, if any, that the interest rate and discount points may change before closing. An increase of more than 1 percent in the interest rate requires re-underwriting of the loan approval by VA or by \_\_\_\_\_. It may be necessary for \_\_\_\_\_ 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 \_\_\_\_\_ 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: \_\_\_\_\_

Co-Borrower: \_\_\_\_\_

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 loan suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loan 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 value 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 a new home market active in the area.
4. Receiving military orders for a permanent change of duty station or and 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 to 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 MISLEAD!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA only guarantees 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 with 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 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 on 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 it's 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.

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

\_\_\_\_\_  
VA Borrower

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Lender

\_\_\_\_\_  
Date

# Child Care Affidavit

**To Whom It May Concern:**

In connection with my mortgage application for the purchase of the property located at:

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I wish to state that while I am at work, my child(ren) are cared for by:

---

For a monthly fee of approximately: \$

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\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Provider

\_\_\_\_\_  
Provider's Address

**Authorization for the Social Security Administration to Release  
Social Security Number Verification**

Printed Name \_\_\_\_\_ SSN \_\_\_\_\_

Date of Birth \_\_\_\_\_

I authorize the Social Security Administration to verify my Social Security number to \_\_\_\_\_ through their agent, National Verification Services Inc. I understand that my consent allows no additional information from my Social Security records to be provided to \_\_\_\_\_ and that the verification of my Social Security number will be used in connection with my mortgage application. I also understand that my Social Security number may not be used for any other purpose other 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 National Verification Services Inc. 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 found guilty of a misdemeanor and fined up to \$5,000.

Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above.**

Contact information of individual signing authorization:

Address \_\_\_\_\_

Phone Number \_\_\_\_\_

If consent is signed other than by the individual named above, indicate relationship:

\_\_\_\_\_