

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

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

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

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

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

3. SIGNATURE OF VETERAN

4. DATE

5. SIGNATURE OF COBORROWER

6. DATE

VA FORM

APR 1989

26-0551

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other:	Agency Case Number	Lender Case Number
Amount	Interest Rate	No. of Months	Amortization Type:	<input type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$	%		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):	

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)	No. of Units
Legal Description of Subject Property (attach description if necessary)	Year Built
Purpose of Loan: <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
\$	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made
\$	\$			Cost: \$

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)		

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (MM/DD/YYYY)	DOB (MM/DD/YYYY)
Yrs. School	Yrs. School
<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) no. ages	Dependents (not listed by Borrower) no. ages
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:	Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs:
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IV. EMPLOYMENT INFORMATION

Borrower	Co-Borrower
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Yrs. in this job	Yrs. in this job
Yrs. employed in this line of work/profession	Yrs. employed in this line of work/profession
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates (from - to)	Dates (from - to)
Monthly Income \$	Monthly Income \$
Position/Title/Type of Business	Position/Title/Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income *	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (before completing see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other:		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

B/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			\$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed Jointly Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		
Description			Monthly Payment & Months Left to Pay	Unpaid Balance	
Cash deposit toward purchase held by:	\$				
List checking and savings accounts below					
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Stocks & Bonds (Company name/number & description)	\$		Name and address of Company	\$ Payment/Months	\$
Acct. no.	\$		Acct. no.		
Life Insurance net cash value	\$		Name and address of Company	\$ Payment/Months	\$
Face amount: \$					
Subtotal Liquid Assets	\$		Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$		Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$				
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.		
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$	
			Total Monthly Payments	\$	
Total Assets a.	\$		Net Worth (a minus b)	\$	
			Total Liabilities b.	\$	

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION **VIII. DECLARATIONS**

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
		If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
a. Purchase price	\$				
b. Alterations, improvements, repairs					
c. Land (if acquired separately)					
d. Refinance (incl. debts to be paid off)					
e. Estimated prepaid items					
f. Estimated closing costs					
g. PMI, MIP, Funding Fee					
h. Discount (if Borrower will pay)					
i. Total costs (add items a through h)					
j. Subordinate financing					
k. Borrower's closing costs paid by Seller					
l. Other Credits (explain)					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)					
n. PMI, MIP, Funding Fee financed					
o. Loan amount (add m & n)					
p. Cash from / to Borrower (subtract j, k, l & o from i)					
		a. Are there any outstanding judgments against you?			
		b. Have you been declared bankrupt within the past 7 years?			
		c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			
		d. Are you a party to a lawsuit?			
		e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
		f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.			
		g. Are you obligated to pay alimony, child support, or separate maintenance?			
		h. Is any part of the down payment borrowed?			
		i. Are you a co-maker or endorser on a note?			
		j. Are you a U.S. citizen?			
		k. Are you a permanent resident alien?			
		l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.			
		m. Have you had an ownership interest in a property in the last three years?			
		(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home - solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specially represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described herein; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information.	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer	Interviewer's Name (print or type)	Name and Address of Interviewer's Employer
This application was taken by:		
<input type="checkbox"/> Face-to-face interview	Interviewer's Signature	Date
<input type="checkbox"/> Mail		
<input type="checkbox"/> Telephone	Interviewer's Phone Number (incl. area code)	
<input type="checkbox"/> Internet		

Continuation Sheet/Residential Loan Application

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

VA ASSUMPTION ADVISEMENT

PLEASE BE ADVISED THAT UNDER THE PROVISIONS OF CHAPTER 37 OF TITLE 38, UNITED STATES CODE, AS AMENDED BY PUBLIC LAW 100-198, VETERANS' HOME LOAN PROGRAM IMPROVEMENTS AND PROPERTY REHABILITATION ACT OF 1988, IF A COMMITMENT IS MADE FOR VA FINANCING ON OR AFTER MARCH 1, 1988, THE LOAN WILL BE SUBJECT TO RESTRICTIONS ON ASSUMABILITY.

THE ABOVE REFERENCED LEGISLATION PROVIDES THAT PAYMENT IN FULL OF THE LOAN MAY BE ACCELERATED IF THE PROPERTY WHICH SECURES THE LOAN IS SOLD WITHOUT THE LOAN BEING PAID IN FULL, UNLESS:

- A. THE LOAN IS CURRENT;
- B. THE PROSPECTIVE PURCHASER PROVIDES WHATEVER INFORMATION AND DOCUMENTATION AS MAY BE REQUIRED BY THE LOAN HOLDER OR ITS AUTHORIZED AGENT TO DETERMINE THE APPLICANT'S CREDITWORTHINESS AND, IF LOAN ASSUMPTION IS APPROVED, TO EFFECT A VALID TRANSFER OF TITLE;
- C. A FUNDING FEE EQUAL TO ONE-HALF OF ONE PERCENT OF THE BALANCE OF THE LOAN AS OF THE DATE OF TRANSFER OF THE PROPERTY IS PAID TO THE LOAN HOLDER OR ITS AUTHORIZED AGENT, AS TRUSTEE FOR THE ADMINISTRATOR OF VETERANS AFFAIRS;
- D. A PROCESSING FEE, NOT TO EXCEED THE MAXIMUM ESTABLISHED BY THE VETERANS ADMINISTRATION FOR THE LOANS SUBJECT TO THE PROVISIONS OF SECTION 1817A, IS PAID TO THE LOAN HOLDER OR ITS AUTHORIZED AGENT FOR PROCESSING THE ASSUMPTION APPLICATION, DETERMINING THE APPLICANT'S CREDITWORTHINESS AND REVISING THE LOAN HOLDER'S OWNERSHIP RECORDS WHEN AN APPROVED TRANSFER IS COMPLETED; (THE APPLICANT/ASSUMOR MUST QUALIFY FOR THE CREDIT REQUESTED).
- E. IF THE LOAN IS ASSUMED, THE ASSUMOR MUST AGREE TO ASSUME ALL OF THE OBLIGATIONS OF THE VETERAN UNDER THE TERMS OF THE DOCUMENTS CREATING AND SECURING THE LOAN, INCLUDING THE OBLIGATIONS OF THE VETERAN TO INDEMNIFY THE VETERANS ADMINISTRATION TO THE EXTENT OF ANY CLAIM PAYMENT ARISING FROM THE GUARANTY OR INSURANCE OF THE INDEBTEDNESS.

KINDLY ACKNOWLEDGE YOUR RECEIPT OF THE ADVISEMENT BY SIGNING, DATING, AND RETURNING THE ORIGINAL. PLEASE RETAIN THE COPY FOR YOUR RECORDS.

SIGNATURE

DATE

SIGNATURE

DATE

SIGNATURE

DATE

SIGNATURE

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 V.A. (Department of Veterans Affairs) must be delivered to you prior to execution of the borrower's certification on the HUD/V.A. Addendum to the Uniform Residential Loan Application.
2. V.A. 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 the lender 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 and discount points and the length of time the lender will honor the loan terms are all freely negotiable with the lender. 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 the lender 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 reunderwriting of the loan approval by V.A. or by the lender. It may be necessary for the lender to obtain your signature on a new application. If, after reunderwriting, it is determined that you remain qualified from a credit risk standpoint, the conditions of your agreements with the lender and the seller may require you to complete the transaction or lose your deposit.

IT IS YOUR RESPONSIBILITY TO ASSURE THAT YOU UNDERSTAND THE TRANSACTION

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FEDERAL COLLECTION POLICY NOTICE

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

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

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

Certification

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

Signed: _____ Date: _____

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RIGHTS. READ THIS STATEMENT AND SIGN IT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2061 et seq.) you have certain rights under that Federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the date of the transfer. The new loan servicer must also send you notice within 15 days after the date of the transfer. Also, a notice of prospective transfer may be provided to you at settlement (when title to your new property is transferred to you) to satisfy these requirements. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you under certain limited circumstances, when your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a Federal agency.

Notice must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer you questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by your new loan servicer as late, and late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of the Section.

Servicing Transfer Estimates by Original Lender

The following is the best estimate of what will happen to the servicing of your mortgage loan:

1. We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer.
OR
2. We are able to service mortgage loans, however, we intend to assign, sell, or transfer the servicing of your to another party. You will be notified at settlement regarding the servicer.
OR
3. We are able to service this loan and presently intend to do so. However, that may change in the future. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of those is between:

0 to 25% 26 to 50% 51 to 75% 76 to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

4. This is our record of transferring the servicing of the loans we have made in the past:

YEAR	Percentage of Loans Transferred	(Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
1997	<input type="checkbox"/> 0 to 25% <input checked="" type="checkbox"/> 26 to 50%	
1998	<input type="checkbox"/> 0 to 25% <input checked="" type="checkbox"/> 26 to 50%	
1999	<input type="checkbox"/> 0 to 25% <input checked="" type="checkbox"/> 26 to 50%	

The estimates in 3 and 4 above do not include transfers to affiliates or subsidiaries. If the servicing of your loan is transferred to an affiliate or subsidiary in the future, you will be notified in accordance with RESPA.

LENDER'S SIGNATURE

DATE

ACKNOWLEDGEMENT OF MORTGAGE LOAN APPLICANT

I/we have read this disclosure form, and understand its contents, as evidence by my/our signature(s) below.

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE

DATE

FOR HUD MORTGAGES ONLY

THE FOLLOWING INFORMATION DOES DOES NOT APPLY TO YOUR MORTGAGE
DISCLOSURE REGARDING INTEREST DUE UPON MORTGAGE PREPAYMENT

Under the terms of your mortgage, any payoff received after the first of the month will result in an interest charge through the first of the next month. In order to avoid this additional interest expense, you should arrange to pay off this mortgage so that payment is received by us no later than the first of the month. **I/We received a copy of this notice on _____.**

APPLICANT'S SIGNATURE

CO-APPLICANT'S SIGNATURE



NOTICE TO APPLICANTS

Exhibit A - Notice to Applicants

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Veterans Administration Loan Guaranty Service or Division 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 the Department of Housing and Urban Development or Veterans Administration Loan Guaranty Service or Division 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.

Exhibit B - Right to Financial Privacy Act Certification

The Department of Housing and Urban Development or Veterans Administration Loan Guaranty Service or Division, certifies in compliance with the Right of Financial Privacy Act of 1978, that in connection with this request for access to financial records, it is in compliance with the applicable provisions of said act.

Exhibit C - Right to Financial Privacy Act Certification

The Right to Financial Privacy Act of 1978 required notification to the customer of a financial institution that a Government authority has access rights to financial records whenever a customer applied after March 10, 1979.

Therefore, it is certified that the Department of Housing and Urban Development or Veterans Administration Loan Guaranty Service or Division has complied with the applicable provisions of the Right to Financial Privacy Act of 1978 with respect to all transactions in which the evidence of debt was executed prior to March 10, 1979.

Applicant

Co-Applicant

Date

The above signatures signify receipt of a copy of the above notification.

Real Estate Broker ID 01147747; California Department of Real Estate (916) 227-0931
23655-A Sunnymead Blvd. • Moreno Valley, CA 92553
(909) 243-7717 • Fax (909) 243-9201



FAIR LENDING NOTICE

To: All applicants for a loan for the purchase, construction, rehabilitation, improvements or refinancing of a One to Four Family residence.

Under the Housing Financial Discrimination Act of 1977, it is unlawful for a financial institution to refuse to make a loan or to offer less favorable terms than normal (such as a higher interest rate, larger down payment or shorter maturity) based on any of the following considerations:

1. Neighborhood characteristics (such as the average age of the homes or the income level in the neighborhood), except to a business practice.
2. Race, sex, color, religion, marital status, national origin or ancestry.

It is also unlawful to consider, in appraising a residence, the racial, ethical, or religious composition of a particular neighborhood, whether or not such composition is undergoing change or is expected to undergo change.

If you wish to file a complaint, or if you have a question about your rights contact:

Office of Fair Lending Business & Transportation
1120 N. Street
Sacramento, CA 99814 or call collect: (916) 322-9851.

If you file a complaint, the law requires that you receive a decision within thirty (30) days.

EQUAL CREDIT OPPORTUNITY NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of sex or marital status. The federal agency which administers compliance with this law concerning this lender is the Federal Trade Commission, 11000 Wilshire Boulevard, Los Angeles, California 90024.

Wholesale Capital Corporation will not refuse, by reason of sex or marital status, race, color, religion, national origin, age (provided the applicant has the capacity to contract), because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act, to make a separate mortgage loan to any applicant who is or will be the sole and separate owner of the property, then all must apply for and become liable for the loan.

Income from alimony, child support or maintenance payments need not be revealed, if the applicant does not choose to disclose such income. (However, if an applicant is liable for payment of alimony, child support or maintenance, such information must be disclosed.)

No information need be furnished with respect to a former spouse who is not an applicant unless the applicant is relying on community property, alimony, child support or maintenance payments from the spouse of former spouse as a basis of repayment of the loan. If the applicant is relying on such income, then all information relative to the spouse or former spouse may be required and the spouse or former spouse may be requested to sign an authorization permitting **Wholesale Capital Corporation** to order a credit report on the spouse or former spouse and to verify credit information.

If the information furnished in the application does not show an adequate credit standing for the applicant, **Wholesale Capital Corporation** will not be in a position to process the application.

Therefore, it is in the interest of the applicant to furnish all pertinent credit information, even though not requested or required.

I, hereby acknowledge that I have read, understand and received a copy of the above Notices.

BORROWER

DATE

BORROWER

DATE

Real Estate Broker ID 01147747; California Department of Real Estate (916) 227-0931
23655-A Sunnymead Blvd. • Moreno Valley, CA 92553
(909) 243-7717 • Fax (909) 243-9201

LANDLORD INFORMATION

(For the past (2) two years)

Landlord's Name _____ () _____ Phone _____

Street _____ Apt. # _____

City _____ State _____ Zip _____

Telephone Number () _____

Rented from: _____ to: _____ Amount of Rent per month: \$ _____
Month/Year Month/Year

Landlord's Name _____ () _____ Phone _____

Street _____ Apt. # _____

City _____ State _____ Zip _____

Telephone Number () _____

Rented from: _____ to: _____ Amount of Rent per month: \$ _____
Month/Year Month/Year

Landlord's Name _____ () _____ Phone _____

Street _____ Apt. # _____

City _____ State _____ Zip _____

Telephone Number () _____

Rented from: _____ to: _____ Amount of Rent per month: \$ _____
Month/Year Month/Year

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment and as required and permitted by law. You do not have to give us this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1710 et. seq. (if HUD/FHA) and Title 42 U.S.C., 1471 et. seq., or U.S.C., 1921 et. seq. (if U.S.D.A. FmHA).

We hereby give our consent to have Wholesale Capital Corporation or any credit reporting bureau which it may designate, obtain any and all information concerning our employment, checking and/or savings accounts, obligations and all other credit matters which they may require in connection with our application for a loan. This form may be reproduced or photocopied and a copy shall be an effective consent as the original which we have signed.

BORROWER

DATE

BORROWER

DATE

ATTN : _____

In an effort to make your application go faster and smoother, please review the following list :

- List of employment (s), name, address and zip. (2 Years)
- Social Security Card & Drivers License. COPIES ONLY.
- Complete signed 1040's for years 2002 and 2003.
- Complete signed Corporate Returns for 2002 and 2003.
- Year to date Financial Statement.
- Year to date Pay stub.
- W2's or 1099's for years 2002 and 2003.
- Copy of Social Security Award Letter.
- Copy of Pension or Disability Award Letter.
- Copy of COMPLETE Divorce Papers.
- Copy of Rental Agreements on Investment Properties.
- COMPLETE Bankruptcy Papers, with List of Creditors.
- Proof of paid collection accounts.
- Proof of Impounds (taxes and insurance) on all properties owned.
- Copy of last three (3) months Bank Statements.
- Check for Appraisal: \$ _____, Credit: \$ _____.
- _____
- _____

Your prompt attention in providing the above information will be greatly appreciated. If you have any additional information that would be of benefit in processing your loan and/or you have any questions regarding your transaction, PLEASE DO NOT HESITATE TO CALL.

Thank you,

***NOTE: A 1 Pt. Fee will be charged to all cancelled files.**

RIGHT TO COPY OF APPRAISAL

I/We understand that an appraisal is required on my/our property located at _____, and that by paying for the appraisal, we are entitled to a copy of said appraisal, we are entitled to a copy of it. If we should like a copy of said appraisal, we should contact:

WHOLESALE CAPITAL CORPORATION
ATTN: JUDY ROGERS
23655-A SUNNYMEAD BLVD.
MORENO VALLEY, CA. 92553

or call:

WHOLESALE CAPITAL CORPORATION
(909) 243-7717 FAX (909) 243-9201

Borrower

Borrower

Borrower

Borrower



PURPOSE OF REFINANCE
STATEMENT OF OCCUPANCY
IMPOUND AUTHORIZATION

PROPERTY ADDRESS: _____

PURPOSE OF REFINANCE (if applicable)

THE PURPOSE OF MY REFINANCE ON THE REFERENCED PROPERTY IS: _____

STATEMENT OF OCCUPANCY

If my loan application on the above property is approved, I will occupy the subject property as my primary residence within thirty (30) days of recording of the Deed of Trust executed in connection with my loan.

I fully understand that it is a Federal crime punishable by fine or imprisonment or both to knowingly make any false statement concerning any of the above facts, as applicable under the provisions of Title 18, United States Code, Section 1014.

_____ I/We intend to occupy the property as indicated above.

_____ I/We do not intend to occupy the property as indicated above.

IMPOUND AUTHORIZATION

Lender hereby states that an impound account for payment of real estate taxes and hazard insurance premiums relating to the property shall not be required by lender as a condition to the execution of any loan application where the down payment is 20% or more. However, you may wish to establish such an account for your own convenience.

PLEASE INDICATE YOUR PREFERENCE BY CHECKING THE APPROPRIATE RESPONSE BELOW:

_____ I/We agree to the establishment of an impound account for the above items.

_____ I/We do not wish an impound account established and agree to pay the real estate taxes and hazard insurance premiums directly when due.

BORROWER _____ DATE _____

BORROWER _____ DATE _____

REQUEST FOR COPY OR TRANSCRIPT OF TAX FORM

Read Instructions before completing this form.

OMB No. 1545-0429

Department of the Treasury
Internal Revenue Service

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.

1 a Name shown on tax form. If a joint return, enter the name shown first.	1 b 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 and 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 One 3	
5 9 copy of form or a tax return transcript is to be mailed to someone other than you. Show 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 1 a above, show name here. (See Instructions)

8 Check only one box to show what you want. There is no charge for items Be, 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 \$23.00 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: • Cost for each period \$ _____ b Number of tax periods requested on line 111 _____ c Total cost. Multiply One 12a by One 12b. ... \$ _____ Full payment must accompany your request. Make check or money order payable to Internal Revenue Service.
11 Tax period(s) (year or period ended date). If more than four, see Instructions.	

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.

		Telephone number of requester
Signature. See instructions. If other than taxpayer, attach authorization document.	Date	am time to go!
Title (if a above is a corporation, partnership, estate, or trust)		TRY A TAX RETURN - TRANSCRIPT (see line 5c Instructions)
Spouse's Signature.	Date	

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 4808.

Form 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 certain items from your return including any later changes.

To request tax account information, write or *A 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. If you are requesting a copy of a business tax form. Otherwise, enter the first social security

(Continued on next page)

number shown on the tax form.

Line 2b. If requesting a copy or transcript of a tax form, enter the second social security number shown on the tax form.

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

Line 3. - If you want someone also 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 4. - 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 4 so the scholarship board can associate the tax form or tax return transcript with their file.

Line 5. - If you want a tax return transcript, check this box. Also, on line 6 enter the tax form number and on line 7 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 6. - Check this box only if you want proof from the IRS that you did not file a return for the year. Also, on line 7 enter the tax period for which you are requesting verification of nonfiling.

Line 8. - If you need only a copy of your Form(s) W-2, check this box. Also, on line 6 enter *Form(s) W-2 on V, and on line 7 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.

to the right of proceedings, check the box to the right of One 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 5 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 or 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 Wave Ave. Photocopy Unit Stop 532 Sic 679 Ar.Fo.,r, MA 01 81 0
New York, Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont	31 0 Lowell St Photocopy 1.1-4 Sic 679 Ar.Fo.,r, MA 01 81 0
Florida Georgia South Carolina	4800 Buford Hwy. Photocopy Unit Stop 91 Doraville, GA 30362

Indiana, Kentucky, Michigan, Ohio, West Virginia	P.O. Box 146500 Cincinnati, OH 45250
Kansas, New Mexico, Oklahoma, Texas	3651 S. Interregional Hwy Photocopy Unit Stop Austin, TX 73301
Alaska, Arizona California, (couple of Alpine, Amador, Butte, Caleveras, Colusa, Contra Costa, Dal Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Madn Mendocino, dodoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter Teham, Yolo, an- Yuba, Colorado, Idaho, Montana, Nebraska, Nevada, North Dakota, Oregon, South Dakota Utah Washington, korning	P. O. Box 9941 Photocopy Unit Stop 6734 Ogden, UT 84409
California (other counties), wait	5045 E. Butler Ave. Photocopy Unit Stop 52180 Fresno, CA 93MB
Illinois, Iowa Minnesota, Wssourl, Wisconsin	2306 E. Bannister Rd Photocopy Unit Stop 6700, Annex 1 Kansas City, MO 649M
Alabama, Arkansa , 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 or had an P O. or F.P.O address	11 601 Roosevelt Blvd. Photocopy Unit DP 536 Bensalem, 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 property 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 times are:	
Recordkeeping	13 min.
Learning about fit law or the form.....	7 min.
Preparing the form.....	26 min
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, WOSTom Area Distribution Center, Rancho Cordova, CA 95743-0001. DO NOT send the form to this address. Instead, see Where To File on this page.	

NOTICE TO APPLICANTS

In the event of a borrower initiated cancellation of a fully approved loan, the borrower agrees to pay a one (1) -point cancellation fee, based on the approved loan amount, to Wholesale Capital Corporation. Any other outstanding charges incurred by Wholesale Capital, such as credit report, appraisal-related fees or document fees will also be billed to the borrower. These fees will be due prior to releasing or assigning, any or all of the loan file (original or copy) to another lender or within 60 days from cancellation; whichever occurs first.

Applicant

Co-Applicant

Date

FOR OFFICE USE ONLY

Loan Officer Comments: _____

SIGNATURE

PRINTED NAME

My nearest living relative is:

Name:	_____
Relationship:	_____
Address:	_____

Phone:	_____

Signature: _____
Veteran

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. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.

B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)

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. Unmarried 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-Unmarried Surviving Spouse.

D. 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 it's 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.

Department of Veterans Affairs		TO	Department of Veterans Affairs Attn: Loan Guaranty Division				
REQUEST FOR A CERTIFICATE OF ELIGIBILITY FOR VA HOME LOAN BENEFITS							
NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.							
1. FIRST-MIDDLE-LAST NAME OF VETERAN		2. DATE OF BIRTH	3. VETERAN'S DAYTIME TELEPHONE NO.				
4. ADDRESS OF VETERAN (No., street or rural route, city or P.O. State and ZIP Code)		5. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete Only if the Certificate is to be mailed to an address different from the one listed in Item 4)					
6. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH "E" ON REVERSE)							
A. ITEM	B. PERIODS OF ACTIVE SERVICE		C. NAME (Show your name exactly as it appears on your separation papers or Statement of Service)	D. SOCIAL SECURITY NUMBER	E. SERVICE NUMBER	F. BRANCH OF SERVICE	
	DATE FROM	DATE TO					
1.							
2.							
3.							
4.							
7A. WERE YOU DISCHARGED RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES?				7B. VA CLAIM FILE NUMBER			
<input type="checkbox"/> YES <input type="checkbox"/> No (If "Yes," complete Item 7B)				C.			
8. PREVIOUS VA LOANS (Must answer N/A if no previous VA home loan. DO NOT LEAVE BLANK)							
A. ITEM	B. TYPE (Home, Refinance, Manufactured Home, or Direct)	C. ADDRESS OF PROPERTY		D. DATE OF LOAN	E. DO YOU STILL OWN THE PROPERTY? (YES/NO)	F. DATE PROPERTY WAS SOLD (Submit a copy of HUD-1, Settlement Statement, if available)	G. VA LOAN NUMBER (If known)
1.							
2.							
3.							
4.							
5.							
6.							
I CERTIFY THAT the statements herein are true to the best of my knowledge and belief.							
9. SIGNATURE OF VETERAN (Do NOT print)					10. DATE SIGNED		
FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS.							
FOR VA USE ONLY							
11 A. DATE CERTIFICATE ISSUED			11 B. SIGNATURE OF VA AGENT				

Department of Veterans Affairs

VERIFICATION OF VA BENEFIT - RELATED INDEBTEDNESS

PRIVACY ACT INFORMATION : 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 the VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in 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.

TO: NAME AND ADDRESS OF LENDER

INSTRUCTIONS TO LENDER

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.

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 DO 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

FOR VA USE ONLY

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

The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS(If any)

TYPE OF DEBT(S)

AMOUNT OF DEBT(S)

\$

\$

\$

TERMS OF REPAYMENT PLAN (If any)

Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)

Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$ _____ monthly. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA**

Veteran has been rated incompetent by VA. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA**

Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of 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

RESPONDENT BURDEN: 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Clearance Officer (723), 810 Vermont Ave., NW, Washington, DC 20420; and to the Office of Management and Budget, Paperwork Reduction Project (2900-0406), Washington, DC 20503. **PLEASE DO NOT SEND THIS FORM OR APPLICATIONS FOR BENEFITS TO THESE ADDRESSES.**

REQUEST FOR VALIDATION OF INCOME

PART I (To be completed by lending institution)

Name and mailing address of lending institution to whom income validation is to be sent	FAX
	Contact Name
Loan # Branch #	Phone
Have you executed a Memorandum of Understanding with IRS? <input type="checkbox"/> Yes <input type="checkbox"/> No MOL Account #	

Note: IRS will only return income validation to you if an agreement has been executed.

PART II (To be completed by applicant/taxpayer)

1. Taxpayer Name Social Security Number
|_|_|_|_| - |_|_|_|_|_| - |_|_|_|_|_|

Spouse Name (if joint return filed) Social Security Number
|_|_|_|_| - |_|_|_|_|_| - |_|_|_|_|_|

2. Current Address (Check box if address different from original return filed with IRS) ●●●●●●●●●●●●●●●●●●●●
 Street Address or P.O. Box

City State Zip Code

3. Tax return income as shown on copies of income Tax Returns provided to lending institutions: AGI (Form 1040, Line 31)

Year	Amount		Year	Amount		Year	Amount

Your signature(s) indicate your authorization for IRS to provide information with respect to your Form 1040 tax returns filed with IRS for the year(s) shown above to the party designated in Part I.

This form must be received by IRS within 60 days of signature date.

4. Signature of taxpayer(s) Date

_____ _____

_____ _____

PART III (To be completed by IRS)

1. Tax return income per IRS computer files: AGI (Form 1040, Line 31)

Year	Amount	No <input type="checkbox"/> Record	Year	Amount	No <input type="checkbox"/> Record	Year	Amount	No <input type="checkbox"/> Record

2. Please send copy(ies) of tax returns submitted with loan application for year(s) _____ and a copy of this form to: Fresno Service Center, P.O. Box 24014, Stop 891, Fresno, CA 937793.
3. Income Validation Request cannot be processed for the following reason(s):
- _____

PRIVACY 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 section 6103 and 6109. We need to gain access to your tax form or transcript on 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.