

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 or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and 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.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for:	<input type="checkbox"/> VA	<input type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
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"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<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 checked="" 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 (includes registered domestic partners)	<input type="checkbox"/> Married (includes registered domestic partners)
<input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> Unmarried (includes single, divorced, widowed)
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower)	Dependents (not listed by Borrower)
No. _____	No. _____
Ages _____	Ages _____
Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.	Present Address (street, city, state, ZIP/ country) <input type="checkbox"/> Own <input type="checkbox"/> Rent ___ No. Yrs.
/ United States	/ United States
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.
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.

Borrower		IV. EMPLOYMENT INFORMATION				Co-Borrower	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job		Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	
		Yrs. employed in this line of work/profession				Yrs. employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		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	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
		Monthly Income \$				Monthly Income \$
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Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
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		Monthly Income \$				Monthly Income \$
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		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.

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.

B/C	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION	VIII. DECLARATIONS
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<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>a. Purchase price</td><td style="text-align: right;">\$</td></tr> <tr><td>b. Alterations, improvements, repairs</td><td></td></tr> <tr><td>c. Land (if acquired separately)</td><td></td></tr> <tr><td>d. Refinance (incl. debts to be paid off)</td><td></td></tr> <tr><td>e. Estimated prepaid items</td><td></td></tr> <tr><td>f. Estimated closing costs</td><td></td></tr> <tr><td>g. PMI, MIP, Funding Fee</td><td></td></tr> <tr><td>h. Discount (if Borrower will pay)</td><td></td></tr> <tr><td>i. Total costs (add items a through h)</td><td></td></tr> <tr><td>j. Subordinate financing</td><td></td></tr> <tr><td>k. Borrower's closing costs paid by Seller</td><td></td></tr> <tr><td>l. Other Credits (explain)</td><td></td></tr> <tr><td>m. Loan amount (exclude PMI, MIP, Funding Fee financed)</td><td></td></tr> <tr><td>n. PMI, MIP, Funding Fee financed</td><td></td></tr> <tr><td>o. 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IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically 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 in this application; (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 in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is 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 Lender, its servicers, successors, or assigns 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.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application. **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 Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 90 days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: CalVet Home Loans 1227 O Street Sacramento CA 95814

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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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 not discriminate either on the basis of this information, or 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 and surname if you have made this application in person. 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 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"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	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 Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
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To be Completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

Loan Originator's Signature X	Date
Loan Originator's Name (print or type)	Loan Originator Identifier
Loan Origination Company's Name	Loan Origination Company Identifier
	Loan Originator's Phone Number (including area code)
	Loan Origination Company's Address

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information

1. Borrower(s)		2. Name and address of Lender/Broker	
3. Date	4. Loan Number		

Part II - Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.

Borrower

Date

Borrower

Date



SELLER'S AFFIDAVIT

The purpose of this affidavit is to determine the acquisition cost of the home being purchased with CalVet financing. Please read this affidavit carefully. Fill in (print in ink or type) the appropriate section of this affidavit (1, 2, or 3), and sign the affidavit under penalty of perjury. By doing so, you are certifying and declaring that all the statements in it are true.

I CERTIFY AND DECLARE THAT: (Check appropriate box)

1. A. **I am the seller(s) of the house** located at _____
in _____ County, California that is being purchased with CalVet financing.
- B. I am selling the house to _____ and _____, Purchasers.
- C. The total "acquisition cost" of the house is \$ _____. (See instructions)
2. A. **I am the construction / interim lender for the house** located at _____
which is being purchased with Cal-Vet financing.
- B. I have lent interim funds to purchase the above house to _____
and _____, Purchasers. The total "acquisition cost" of the house
is \$ _____. (See instructions)
3. A. **I am the CalVet loan applicant (and spouse).** I (We), _____ and
_____, own the land located at _____ on
which I (we) are building a house which is to be financed with a CalVet loan upon completion.
- B. The total "acquisition cost" of the house is \$ _____. (See instructions)
4. The residence is reasonable suitable for occupancy by not more than one family and, to the best of our knowledge, all of the land being sold with the residence reasonably maintains the basic livability of the residence, and to the best of our knowledge, the purchasers do not intend to subdivide the land.
5. The purchasers are not required to pay more than a pro rate share of assessments.

I (we) hereby certify and declare under penalty of perjury under the laws of the United States and the State of California that the foregoing is true and correct.

Executed this _____ day of _____, 2011, in the City of _____, County of _____, State of California.

Signed: _____
Seller Title (if applicable)

Signed: _____
Seller Title (if applicable)

"Acquisition cost" includes the following costs: All amounts paid, in cash or in any other way, as the purchase price of the house. If the house is incomplete, the reasonable cost of completing the house. Any additional amounts paid for fixtures, such as light fixtures, curtain rods, carpeting, and similar items permanently installed in the property.

"Acquisition cost" does not include the following costs: Settlement cost (such as title & transfer costs, title insurance premiums or survey fees), financing costs (i.e. credit report costs, legal fees, appraisal expenses or points paid by the applicant), the value of work done by the loan applicant and / or family in completing the house or the cost of the lot upon which the house is being built if the loan applicant and / or spouse has owned the lot as least two years prior to start of construction.



PURCHASER'S AFFIDAVIT

Complete the affidavit (print in ink or type) and sign it under penalty of perjury. By doing so, you certify and declare that all statements in it are true.

I (We) CERTIFY AND DECLARE THAT:

1. The home being purchased is intended for use as my (our) principal residence and will be occupied within 60 days after the CalVet loan is funded. It will be maintained as my (our) principal residence for the duration of the CalVet loan. I (We) do not intend to and have not entered into any agreement to rent or sell the home.
2. I (We) will not allow the CalVet loan to be assumed by someone else without the prior written consent of the California Department of Veterans Affairs.
3. I (We) will not use the home in a business, trade or any commercial purpose, or as an investment property and it will not provide a source of income. I (We) will not use the home as a recreational, weekend or vacation home.
4. The home is not is permanently attached to the lot.
5. I (We) do not have and have not had previous financing for the house, whether paid in full or not, except for a construction loan or other temporary interim financing with a term of 24 months or less.
6. I (We) have not made and will not make an agreement to purchase the department's bonds, directly or indirectly, in an amount related to the amount of the CalVet loan.
7. The land being purchased with the home is required to maintain the basic livability of the residence,
8. Check all that apply; cross out any statement that does not apply:
 - At least one of the Purchaser's whose signature appears below served in the active military, naval, or air service, and has been discharged or released there from under conditions other than dishonorable.
 - I (We) have not previously had a mortgage loan for my (our) personal residence which was financed by state or local tax-exempt bonds pursuant to a program specifically for veterans which was enacted into law by the Tax Relief and Health Care Act of 2006.
 - I (We) have not had an ownership interest in a home used as my (our) principal residence during the three years immediately prior to the closing of the CalVet loan.
9. I (We) have have not filed and are not required to file federal tax returns for the preceding 3 years.
10. The number of full time members of the household who will reside in the property, including adults and all children anticipated to reside in the residence at least 50% of the time, plus any live-in attendants is _____.
11. The home to be financed is located at _____
12. The "acquisition cost" of the home is \$ _____
13. My (our) "annualized gross income" (to include interest, dividend, ss, unemployment etc) is \$ _____.

I (we) hereby certify and declare under penalty of perjury under the laws of the United States and the State of California that the foregoing is true and correct.

Executed this _____ day of _____, 20____, in the City of _____, County of _____, State of California

Signed: _____ Purchaser

Signed: _____ Purchaser



NOTICE OF POTENTIAL FOR PAYMENT OF FEDERAL RECAPTURE TAX

VETERANS NAME: _____
SOCIAL SECURITY NUMBER: _____

I understand the following:

My requested CalVet loan may be funded with Veteran's Revenue Bonds after January 1, 1991. All recipients of CalVet loans funded with Veteran's Revenue Bonds after that date may be liable for an additional tax when the home is disposed of (sold), to repay the federal government for some of the benefit of the federally subsidized CalVet home loan. A federal subsidy is created because Revenue Bonds are exempt from federal income tax, which allows the Department to charge a lower interest rate on CalVet loans.

This additional tax (the Recapture Tax) is covered in Section 143 (m) of the Internal Revenue Code as amended by the 1990 Tax Act.

I may have to pay some Recapture Tax if I dispose of the CalVet financed property during the first full 9 years following the date the CalVet loan was funded by the California Department of Veterans Affairs.

If I do not dispose of the property during the first full 9 years following the funding date, no Recapture Tax will be due. In addition, there is no Recapture Tax due if the disposition is by reason of the death of the veteran.

The amount of the Recapture Tax, if any, is the lesser of 50% of the gain upon disposition (whether or not recognized) or the Recapture Amount. The Recapture Tax is to be calculated in the year of the disposition. ("Whether or not recognized" means that, even though I may not have to pay any capital gains tax, any gain upon the disposition must be used for the purposes of calculating the Recapture Tax.)

I have decided to continue with the processing and funding of the CalVet loan.

Signature of Veteran Purchaser

Date

Signature of Veteran's Spouse

Date



OPTIONAL DESIGNATION OF AGENT AND GENERAL RELEASE

I hereby appoint and designate as my agent for all purposes in connection with the processing of my application for a CalVet Home Loan to include, but not be limited to, working with CDVA staff to provide and obtain any and all information necessary to complete the *processing* of my loan and the purchase of the farm or home I have selected.

I understand that if the person or firm designated by me is licensed as a real estate agent or broker, they may also be the agent or Broker for the seller of the property. I also understand that the Department assumes no responsibility for and makes no recommendations as to the acts, conduct, duties, qualifications, or status of the person or firm I have designated. Nevertheless, I so designate said person or firm freely and voluntarily, on my own accord, with full knowledge of all necessary facts.

I authorize the department to obtain from and disclose or release to my designated agent any and all information, whether confidential, personal, or otherwise, which may be desirable or necessary in the processing and completion of my CalVet Home Loan, and this authorization and consent will be effective from the date hereof to the date my loan is completed or otherwise terminated. I understand that all communications and contacts concerning my CalVet Home Loan can be made through or with my designated agent, and that it is the agent's responsibility to keep me informed and to provide me copies of all correspondence and documents.

This authorization and designation may be revoked only by me in writing, and such revocation shall be effective only when received by the department.

In consideration of the department's acceptance of this designation and the terms thereof, the undersigned hereby releases the State of California, the Department of Veterans Affairs of the State of California, and their assignees, employees, officers, and successors, from any and all actions, claims, demands, liability, or suits of any kind, arising out of or by reason of this designation, the department's working with the designated agent pursuant hereto, and the obtaining, disclosure or release of any and all information pursuant to this designation.

The undersigned agree, in further consideration hereof, that this Release shall apply to all unknown and unanticipated claims arising out of said matters, as well as to those now known, if any, and expressly waive the provisions of Section 1542 of the California Civil Code which reads as follows: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

The undersigned declares that the terms of this designation and release have been read completely by them, and that the terms are fully understood and freely and voluntarily accepted by them.

IN WITNESS WHEREOF, the undersigned have executed this Designation of Agent and General Release this day _____ of _____, _____.

Signature of Veteran Applicant

Date

Signature of Spouse

Date

ACCEPTANCE BY AGENT

I hereby accept the above designation as agent, and assume all responsibilities incident thereto.

Dated: _____, _____

Signature of Agent

Print Name of Agent Business Name

Contact Telephone

Email Address

Business Address



OPTIONAL EARLY APPRAISAL REQUEST

The use of this form is **OPTIONAL**. Please read and understand the purpose and conditions prior to signing and submitting the form. The form is to be used only if the house is existing (not proposed or under construction) and under the conditions stated herein.

At CalVet, the appraisal is not ordered until CalVet has received a complete application package, performed a preliminary credit review, approved veteran's military eligibility, and issued a Commitment Letter. This serves to protect the applicant from the cost of the appraisal, should there be a loan denial due to credit or eligibility.

The purpose of this form is to allow the applicant to request the appraisal be ordered immediately, prior to submission of all documents, and prior to the screening of credit and eligibility. This will shorten the time for processing the loan, as the appraisal process will start sooner.

After CalVet has issued your Good Faith Estimate, and upon receipt of this signed request, the complete purchase agreement to include a copy of the escrow instructions, deposit receipts, and the real estate transfer disclosure statement, the early appraisal process will be initiated.

The appraisal fees vary per property type of the structure. Please forward a check payable to CalVet in the following amounts, after you have received and reviewed your Good Faith Estimate and wish to move forward with CalVet regarding your home loan financing. Keep in mind the costs of appraisal may change from time to time. Please check with us prior to application if you have any concerns on the costs.

- Single Family Residence / PUD \$450
- Condominium \$475

I REQUEST THE DEPARTMENT TO ASSIGN THE APPRAISAL OF THE SUBJECT PROPERTY IMMEDIATELY. I UNDERSTAND THAT BY SIGNING THIS FORM

- **The appraisal may be ordered prior to my submission of all documents**
- **Credit and military eligibility documents may not have yet been received and / or approved**
- **The cost of the appraisal is non-refundable, even if the application is subsequently denied by Cal-Vet or cancelled by me.**

Signature of Veteran Applicant

Date



STATEMENT OF LOAN or GIFT

Please complete, have it signed by the person aiding your financing of the property on which you wish a loan, and return it to the office at:

CAL VET HOME LOANS

1227 O Street Suite 222

Sacramento, CA 95814

Applicant: _____

Property Address: _____

City, State & Zip: _____

The undersigned hereby attests that he/she has advanced or will advance to the above-named applicant the sum of \$_____ to be used in purchasing real estate under consideration for a loan by the Department of Veterans Affairs, State of California.

The undersigned further attests that this advance is to be considered as a Loan unconditional gift. If a loan, it is to be repaid at the rate of \$_____ each _____
Month or Year

The undersigned further attests that this advance will not constitute a lien against the property being purchased by the Department of Veterans Affairs on behalf of the applicant.

Dated: _____

Signed: _____

Lender/Donor

Printed Name Lender/Donor

Street Address

City, State, Zip Code



FAIR LENDING NOTICE
THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
(Pursuant to Title 21, California Code of Regulations, Section 7114)

It is illegal to discriminate in the provision of (or in the availability of financial assistance), by consideration of:

Trends, characteristics or conditions in the neighborhood (or geographic area) surrounding a housing accommodation, unless the financial institution can demonstrate, in the particular case, that such consideration is required (to avoid an unsafe and unsound business practice); *or*

Race, color, religion, sex, marital status, national origin, or ancestry

It is illegal to consider the racial, ethnic, religious or national origin which composes a neighborhood (or geographic area) surrounding a housing accommodation—and whether such composition is (or is not) undergoing change, or is expected to undergo change--in appraising a housing accommodation, or in determining whether or not (or under what terms and conditions) to provide financial assistance.

These provisions govern financial assistance for the purchase, construction, rehabilitation, or refinancing, of a one-unit to four-unit family residence, occupied by the owner (for the purpose of home improvement for any one-unit to four-unit family residence).

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution, or the Office of the Secretary, Business Transportation & Housing Agency, 1120 N Street, Sacramento, CA 95814

Acknowledgment of Receipt

I (we) received a copy of this notice.

Borrower

Date

Spouse (or Registered Domestic Partner) Date



BORROWER'S AUTHORIZATION

We hereby give our consent to have CalVet Home Loans, or any credit reporting bureau which it may designate, obtain any and all credit information concerning our employment, military records, checking and/or savings accounts, obligations, and all other credit matters, in connection with our application for a loan and any quality control review of such loan. This form may be reproduced and photocopied, and a copy shall be effective as the original which we have signed. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in the application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in the application or a consumer reporting agency.

Signature of Veteran Applicant

Date

Signature of Spouse

Date

I hereby certify this to be a true and correct copy of the original.

CalVet Home Loans

Date

Privacy Act Notice: This information is to be used by the agency collecting it, or its assignees, in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency, except as required and permitted by law. You do not have to provide this information but, if you do not, your application for approval (as a prospective borrower) may be delayed or rejected. The information requested on this form is authorized by Title 38 USC Chapter 37.



BUYER'S QUESTIONNAIRE AND INFORMATION FORM

The following information will assist us in making certain your application is set up correctly from the beginning.

1. Have you had a CalVet loan before? Yes No

If yes: Loan number _____ Property Address _____

2. Are you buying a new home that has never been occupied? Yes No

If not completed, when is the estimated completion date? _____

3. Is the property a Condominium or located in a Planned Unit Development (PUD)?

If yes to either: What is the name of the Association, how much are the monthly dues and is does the master policy carried through the Association cover the hazard insurance on the unit?

Association Name _____ \$ _____ per mo. Unit covered: Yes No

4. If this loan is to purchase a Mobile home in a Rental Park, what is the monthly space rental? \$ _____

5. Are you currently in receipt of (or eligible to receive) VA Compensation? Yes No

If yes, VA Case # _____ Disability Rating _____ %

6. In order to gain access to the home you are buying, the appraiser should contact:

Name: _____ Phone # (_____) _____

7. If you rent or have rented in prior 2 years, provide landlord contact information. *Phone # (_____) _____*

Name & Address _____

8. At no time does the Department warrant the condition, marketability or suitability of the property. The appraisal performed for the purpose of confirming the market value of the property is not a substitute for the purchaser's thorough inspection or an inspection by a commercial home inspection service.

9. Please continue to make your monthly mortgage payments and meet all other financial obligations during your loan processing. In addition, please notify us before you do any of the following:

- a. Change employment (or department)
- b. Move any funds from one bank account to another, or close an existing account
- c. Make any large purchases (such as an automobile, furniture, or high cost items).

10. If the home loan application is to be provided to CalVet by mail, it is your (applicant's) responsibility to obtain machine copies of forms furnished for application by mail before mailing the signed documents back to us (CalVet). By signing below, Applicant acknowledges receipt of the Machine Copy Notice.

11. In consideration of Lender disbursing the funds for closing the loan and regardless of the reason for any loss, misplacement or inaccuracy in any loan documentation, Borrower(s) agrees, upon request of the Lender, to comply to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). Borrower(s) agree to deliver the documents within ten (10) days after receipt by Borrower(s) of a written request by the Lender.

Borrower

Date

Spouse (or Registered Domestic Partner)

Date

CALVET



HOME LOANS

LOAN ORIGATION FEE / FUNDING FEE

Interest Rate and Lock: I understand that CalVet Home Loans (CalVet) has multiple interest rates and that the rate on my loan will be “locked in” at the interest rate in effect for the funding source that I qualify for as of the date my application is received by CalVet. If CalVet reduces the interest rate during loan processing and prior to funding my loan, I will receive the benefit of the reduced rate.

Loan Origination Fee of 1% (of base loan amount): I understand that a 1% Loan Origination Fee will be charged and paid to CalVet or to the certified Mortgage Broker originating the loan. If the applicant pays for this fee, there are certain charges, according to United States Department of Veterans Affairs (USDVA) for our CalVet VA loans that the applicant can not pay. Please contact CalVet if you have questions regarding allowable fees on a USDVA loan.

The Loan Origination Fee will be (select one):

Paid in escrow by applicant(s)
 Paid in escrow by the seller(s)

Funding Fee (see table below): I understand that CalVet charges a Funding Fee to provide life-of-the-loan mortgage insurance coverage. The Funding Fee is collected whether CalVet obtains a Loan Guarantee from USDVA or from either CalVet’s self mortgage insurance fund or any other mortgage insurance.

The Funding Fee will be (select one):

Paid in escrow by the applicant(s)
 Paid in escrow by the seller(s)
 Added to my loan (CalVet/VA only)

Down Payment	Funding Fee by Loan type				¹ The funding fee for a CalVet/VA (USDVA Guaranteed) loan is waived for veterans with a service-connected disability >= 10% & for an un-remarried spouse of a veteran whose death is determined to be service connected either while on active duty or after their release. ² The funding fee increases to 3.30% for subsequent use when the down payment is less than 5% of the sales price for a veteran who has previously used either their VA Entitlement or CalVet Eligibility. This increased funding fee applies to all loan types.
	Regular Military		Reserves/National Guard		
	CalVet / VA ¹	CalVet	CalVet / VA ¹	CalVet	
20% or more	1.25%	1.25%	1.50%	1.50%	
10% - 19.99%	1.25%	1.25%	1.50%	1.50%	
5% - 9.99%	1.50%	1.50%	1.75%	1.75%	
3% - 4.99%	2.15% ²	2.15% ²	2.40% ²	2.40% ²	
0% - 2.99%	2.15% ²	Not available	2.40% ²	Not available	

The funding fee is a percentage of the base loan amount and CalVet uses the fee to obtain a loan guarantee from CalVet/VA or CalVet’s self mortgage insurance fund. This is a one-time charge. If you choose to add the fee to your CalVet/VA loan amount, the principal balance will increase, and the monthly principal and interest on the loan amount will increase accordingly.

I acknowledge my understanding of this information and intend to pay the fees as shown:

Applicant: _____ **Date:** _____

Seller: _____ **Date:** _____

(Seller must sign **ONLY** if you are indicating above that fees will be paid by the seller.)



H O M E L O A N S

VA CERTIFICATION

Veteran's nearest relative not living with you:

Name: _____

Address: _____

Telephone: (_____) _____

Relationship to Veteran: _____

Child Care Costs: (complete one)

A. I/we hereby certify that our monthly child care costs are \$_____ per month.

B. I/we hereby certify that we do not incur child care expenses for the following reasons:

C. I/we hereby certify that our child/children are cared for free of charge by the following person(s):

Name: _____

Telephone: (_____) _____

Address: _____

Relationship to Veteran: _____

Veteran's signature

Date

Spouse's signature

Date



DEBT QUESTIONNAIRE

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

HUD/VA Addendum to Uniform Residential Loan Application

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

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

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

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

Part II - Lender's Certification

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

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

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

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

I. If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

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

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

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

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

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

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

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

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

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co - Borrower(s)	Date Signed
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Part V - Borrower Certification

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

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

22d. Address

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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