

CHECKING, SAVINGS AND INVESTMENT ACCOUNT INFORMATION

19A. BANK, CREDIT UNION OR OTHER DEPOSITORY NAMES AND MAILING ADDRESSES	19B. ACCOUNT NUMBERS AND PURPOSE	19C. BALANCE
		\$
		\$
		\$
		\$
		\$

MONTHLY INCOME			COMBINED MONTHLY HOUSING & OTHER EXPENSES		
20A. SOURCE OF INCOME AND GROSS MONTHLY AMOUNTS	20B. APPLICANT BORROWER	20C. SPOUSE CO-APPLICANT	21A. COMBINED EXPENSES AND GROSS MONTHLY AMOUNTS	21B. PRESENT HOME	21C. REQUESTED LOAN
(1) BASE SALARY, WAGES	\$	\$	(1) RENT OR HOME LOAN PAYMENT	\$	\$
(2) OVERTIME, PART-TIME	\$	\$	(2) HAZARD INSURANCE	\$	\$
(3) BONUSES, COMMISSIONS	\$	\$	(3) REAL ESTATE TAXES	\$	\$
(4) INTEREST, DIVIDENDS	\$	\$	(4) HOMEOWNER ASSOCIATION DUES	\$	\$
(5) PENSION, COMPENSATION	\$	\$	(5) DEPENDENT CARE	\$	\$
(6) REAL ESTATE RENTAL	\$	\$	(6) OTHER	\$	\$

Disclose the following income only if needed to repay the loan. Send VA copies of court documents and evidence of payments.

(7) ALIMONY, SEPARATE MAINTENANCE	\$	\$
(8) CHILD SUPPORT	\$	\$

SELF EMPLOYMENT: Send VA copies of latest tax returns and financial (profit/loss) statements for the last two years.

RENTAL PROPERTY: Send VA copies of latest list of property addresses, creditors, loan and rental amounts related to investment real estate owned.

LOANS AND OTHER CREDIT ACCOUNT INFORMATION

(List your charge card accounts, installment loans, and other debts you owe. Include present landlord(s) with other creditors and attach a separate sheet, if necessary, to list and explain additional credit accounts, including any past due amounts, judgments, collections and foreclosures against you, deeds in lieu of foreclosure, bankruptcies filed within the past seven years and court orders to pay separate maintenance, alimony or child support.)

22A. CREDITOR NAMES AND MAILING ADDRESSES (Include landlord(s))	22B. ACCOUNT NUMBERS AND PURPOSE	22C. BALANCE	22D. PAYMENT PER MONTH

ACKNOWLEDGMENTS - I acknowledge that the Federal Government, its agents or assigns, are authorized by law to take any and all of the following actions in the event that payments become delinquent on the loan described in this application: (1) Report my name and account information to a credit bureau, (2) Charge penalty amounts and additional interest for the period of time that the loan is delinquent, (3) Charge additional amounts to cover additional administrative costs of servicing the delinquent loan, (4) Offset other amounts owed to me under other Federal programs, (5) Refer my account to a private attorney, collection agency or servicing agency to conduct computer matches, collect the amount due, foreclose the loan, sell the property and seek judgement against me for a deficiency, (6) Refer my account to the Department of Justice for litigation in the courts, (7) If I am a current or retired Federal employee, take action to offset my salary or retirement benefits, (8) Refer my debt to the Internal Revenue Service as my taxable income. These actions may be used to recover any debt owed, when it is determined to be in the interest of the Federal Government, its agents or assigns, to do so. I understand that Federal debts include grants, benefit overpayments, delinquent taxes and direct, guaranteed or insured loans for education, business or housing, and that delinquencies are defined as follows: a grant is delinquent if a disallowed amount has not been repaid or resolved; a direct loan is delinquent if a scheduled payment is more than 31 days past due; a guaranteed or insured loan is delinquent if the debt has been purchased by the Federal Government because the loan agreement was breached by the borrower and is in default.

23. ARE YOU DELINQUENT ON ANY FEDERAL DEBT, OR HAVE YOU FILED BANKRUPTCY OR HAD A LOAN FORECLOSED WITHIN THE PAST SEVEN YEARS?
(If "Yes," explain in this box or attach a separate sheet)

YES NO

AGREEMENTS - Neither I, nor anyone authorized to act for me will restrict the sale or rental of the property covered by this application for credit to any person because of race, color, religion, sex, handicap, familial status or national origin. I understand that such restriction is illegal. I understand that, if I obtain a loan from VA to purchase a property acquired through VA Loan Guaranty operations, VA may either retain or sell the rights to collect the payments and otherwise service the loan. I understand that VA may retain this application and any supporting documents, even if the loan is not approved. I agree to notify VA if my income or expenses should change prior to closing.

CERTIFICATIONS - I certify that all information contained in this application for credit is true and complete to the best of my knowledge and that verification may be obtained from any source named herein. I understand that if I give false information, I may be charged penalties or may be subject to criminal prosecution.

24A. SIGNATURE OF APPLICANT	24B. DATE SIGNED	25A. SIGNATURE OF SPOUSE/CO-APPLICANT	25B. DATE SIGNED
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FEDERAL LAW PROHIBITS A CREDITOR FROM DISCRIMINATING ON THE BASIS OF THE FOLLOWING FEDERAL GOVERNMENT MONITORING INFORMATION, OR THE FACT THAT IT IS NOT FURNISHED. YOU ARE NOT REQUIRED, BUT ENCOURAGED, TO FURNISH THIS INFORMATION.

26. APPLICANT <i>(If you do not wish to complete the items below, please initial here)</i>	INITIALS	27. SPOUSE/CO-APPLICANT <i>(If you do not wish to complete the items below, please initial here)</i>	INITIALS
RACE/ETHNIC ORIGIN <input type="checkbox"/> ASIAN OR PACIFIC ISLANDER <input type="checkbox"/> BLACK <input type="checkbox"/> WHITE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> HISPANIC <input type="checkbox"/> OTHER	SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	RACE/ETHNIC ORIGIN <input type="checkbox"/> ASIAN OR PACIFIC ISLANDER <input type="checkbox"/> BLACK <input type="checkbox"/> WHITE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> HISPANIC <input type="checkbox"/> OTHER	SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE