

Department of Veterans Affairs	FINANCIAL STATEMENT	1. FILE NO. C-	2. LOAN NO.
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IMPORTANT: Type or print all entries in ink. If more space is needed for any item, continue under Section VI, "Remarks," or attach separate sheets. If there is a co-borrower or co-applicant who is not the spouse of the borrower/applicant, a separate financial statement should be completed by that person.

SECTION I - GENERAL INFORMATION

3. NAME AND PRESENT ADDRESS OF BORROWER/APPLICANT <i>(Include ZIP Code)</i>	4. HOME TELEPHONE NO. <i>(Include Area Code)</i>	5. DATE OF BIRTH	
	6. MARITAL STATUS OF BORROWER/APPLICANT	7. SOCIAL SECURITY NO. OF BORROWER/APPLICANT	
8. NAME OF SPOUSE	9. SPOUSE'S DATE OF BIRTH	10. SOCIAL SECURITY NO. OF SPOUSE	11. AGE(S) OF DEPENDENT(S)

12A. BORROWER/APPLICANT: <i>If you do not wish to complete Items 12B and 12C, please initial here</i> ▶	INITIALS	13A. CO-BORROWER/SPOUSE: <i>If you do not wish to complete Items 13B and 13C please initial here (NOTE: Information not to be collected on a non-coborrower spouse)</i> ▶	INITIALS
12B. RACE/NATIONAL ORIGIN <input type="checkbox"/> AMERICAN INDIAN ALASKA NATIVE <input type="checkbox"/> HISPANIC <input type="checkbox"/> ASIAN PACIFIC ISLANDER <input type="checkbox"/> BLACK <i>(Not Hispanic)</i> <input type="checkbox"/> WHITE <i>(Not Hispanic)</i>	12C. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	13B. RACE/NATIONAL ORIGIN <input type="checkbox"/> AMERICAN INDIAN ALASKA NATIVE <input type="checkbox"/> HISPANIC <input type="checkbox"/> ASIAN PACIFIC ISLANDER <input type="checkbox"/> BLACK <i>(Not Hispanic)</i> <input type="checkbox"/> WHITE <i>(Not Hispanic)</i>	13C. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE

14. PLEASE CHECK THE APPROPRIATE BOX(ES). IF ONE OR MORE ARE CHECKED, THIS CREDIT STATEMENT MUST INCLUDE INFORMATION CONCERNING THE BORROWER/APPLICANT'S SPOUSE (OR FORMER SPOUSE IF BOX "D" IS CHECKED). IF NO BOXES ARE CHECKED, NO INFORMATION CONCERNING THE SPOUSE NEED BE FURNISHED.

A. THE SPOUSE IS OR WILL BE JOINTLY OBLIGATED WITH THE BORROWER/APPLICANT ON THE LOAN.
 C. THE BORROWER/APPLICANT IS MARRIED AND THE PROPERTY SECURING THE LOAN IS LOCATED IN A COMMUNITY PROPERTY STATE.

B. THE BORROWER/APPLICANT IS RELYING ON THE SPOUSE'S INCOME AS A BASIS FOR REPAYMENT OF THE LOAN.
 D. THE BORROWER/APPLICANT IS RELYING ON ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE PAYMENTS FROM A SPOUSE OR FORMER SPOUSE AS A BASIS FOR REPAYMENT OF THE LOAN.

SECTION II - EMPLOYMENT AND FINANCIAL STATUS

15. COMPLETE RECORD OF EMPLOYMENT FOR YOURSELF AND SPOUSE *(Start with present position and work back 2 years)*

	A. NAME AND ADDRESS OF EMPLOYER	B. DATES <i>(Month, year)</i>		C. KIND OF JOB <i>(Mechanic, stenographer, etc.)</i>	D. WORK TELEPHONE NO.
		FROM	TO		
BORROWER /APPLICANT	(1)		PRESENT TIME		
	(2)				
SPOUSE	(1)		PRESENT TIME		
	(2)				

16. MONTHLY INCOME <i>Include income from business or property after deduction of expenses. (Disclosure of child support, alimony and maintenance income is optional)</i>	A. GROSS SALARY <i>(Before payroll deductions)</i>	BORROWER/ APPLICANT	SPOUSE	C. OTHER <i>(Specify)</i>	BORROWER/ APPLICANT	SPOUSE
		\$	\$		\$	\$
	B. PENSION OR COMPENSATION	\$	\$	D. TOTAL MONTHLY INCOME	\$	\$

17. ASSETS

A. CASH IN BANK <i>(Checking and savings accounts, building and loan accounts, etc.)</i>		\$	F. SAVING BONDS <i>(Current value)</i>	\$	
B. CASH ON HAND			G. STOCKS AND OTHER BONDS <i>(Current value)</i>		
C. FURNITURE AND HOUSEHOLD GOODS <i>(Resale value)</i>			H. REAL ESTATE OWNED <i>(Resale value)</i>		
D. AUTOMOBILES <i>(Resale value)</i>			I. OTHER ASSETS <i>(Itemize)</i>		
MAKE	YEAR				MODEL
E. TRAILERS, BOATS, CAMPERS <i>(Resale value)</i>			J. TOTAL ASSETS	\$	

18. DEBTS

NOTE: DETAILS FOR INSTALLMENT CONTRACTS AND OTHER DEBTS *(Show here ALL debts which you are required to pay in regular monthly installments, such as car, television, washing machine, payments to dealers, banks, finance companies, repayment of money borrowed for any purpose, doctor bills, hospital bills, etc. Include any alimony, child support, or separate maintenance obligations you are required to pay. If additional space is needed, use Section VI, or attach separate sheet. Do not include living expenses. If repayment of a debt is not on a monthly basis, write "0" in Column E and describe arrangements to repay in "Remarks")*

ITEM NO.	A. NAME AND ADDRESS OF CREDITOR <i>(Include ZIP Code)</i>	B. DATE AND PURPOSE OF DEBT <i>(Include account number, if available)</i>	C. ORIGINAL AMOUNT OF DEBT	D. UNPAID BALANCE	E. AMOUNT DUE MONTHLY	F. AMOUNT PAST DUE <i>(If any)</i>
(1)			\$	\$	\$	\$
(2)						
(3)						
TOTAL			\$	\$	\$	\$

SECTION III - CREDIT REFERENCES AND OTHER FINANCIAL INFORMATION

19. NAME AND ADDRESS OF FIRMS OR BANKS WITH WHOM YOU HAVE DONE BUSINESS

A.	B.
C.	D.

20. IF YOU ARE RENTING PREMISES YOU NOW OCCUPY, COMPLETE A, B, AND C

A. MONTHLY RENTAL \$	B. UTILITIES INCLUDED? <input type="checkbox"/> YES <input type="checkbox"/> NO	C. NAME AND ADDRESS OF PERSON OR FIRM RENTAL PAID TO	
21A. HAVE YOU EVER BEEN ADJUDICATED BANKRUPT? <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes", complete Item 21B)</i>	21B. DATE ADJUDICATED BANKRUPT	22A. HAVE YOU HAD A GI LOAN? <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes", complete Item 22B)</i>	22B. NAME OF VA OFFICE WHERE LOAN WAS PROCESSED

SECTION IV - REAL ESTATE OWNED

(Show ALL real estate owned. Use this sheet to provide information for one property. If you own more than one property use separate blank sheets to provide the same items of information for each of your other properties.)

23. ADDRESS OF PROPERTY (Number, street, city, county, State)	24. PURCHASE PRICE \$	25. CURRENT MARKET VALUE OF PROPERTY \$	
26. NAME AND ADDRESS OF MORTGAGEE (If mortgaged)	27. ORIGINAL AMOUNT OF MORTGAGE \$	28. UNPAID BALANCE \$	
29. FREQUENCY OF MORTGAGE PAYMENTS (If payment is not by regular amortization plan, explain in Section VI, "Remarks") <input type="checkbox"/> MONTHLY <input type="checkbox"/> QUARTERLY <input type="checkbox"/> SEMI-ANNUALLY <input type="checkbox"/> ANNUALLY	30. AMOUNT OF MORTGAGE PAYMENT \$	31. STATUS OF LOAN (Check) <input type="checkbox"/> CURRENT <input type="checkbox"/> DELINQUENT	32. AMOUNT OF DELINQUENCY (If any) \$
33. OTHER LIENS AGAINST PROPERTY, IF ANY \$	34. DO YOU OCCUPY THE PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO		
35. IF PROPERTY IS RENTED, WHAT ARE THE RENTAL TERMS? \$ PER	36. AMOUNT OF AVERAGE MONTHLY INCOME YOU RECEIVE FROM THIS PROPERTY IN EXCESS OF OPERATING EXPENSES \$		

SECTION V - ADDITIONAL DATA

37. NAME AND ADDRESS OF NEAREST RELATIVE NOT LIVING WITH YOU (Including telephone number if available)

SECTION VI - REMARKS

38. USE THIS SPACE AND ADDITIONAL SHEETS IF NECESSARY TO SUPPLY ANY OTHER PERTINENT INFORMATION AND TO CONTINUE YOUR ANSWER TO PREVIOUS ITEMS. INDICATE ITEM NUMBER TO WHICH YOUR COMMENTS APPLY.

SECTION VII - CERTIFICATIONS

I (WE) AFFIRM THAT the information contained herein is true, correct, and complete to the best of my (our) knowledge and belief. IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you became eligible for benefits) (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes marriages is available at <http://www.va.gov/opa/marriage/>.

39A. SIGNATURE OF BORROWER/APPLICANT	39B. DATE	40A. SIGNATURE OF SPOUSE	40B. DATE
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PENALTY: The law provides severe penalties which include fine or imprisonment, or both, for the willful submission of a statement or evidence of a material fact, knowing it to be false.

Privacy Act Notice: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., to service your loan and to evaluate your application for release of liability and, if applicable, substitution of entitlement) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

Respondent Burden: We need this information to service your loan and to evaluate your application for release of liability and, if applicable, substitution of entitlement. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 45 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

NOTICE TO APPLICANTS

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Veterans Affairs Loan Guaranty Service or Division has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Veterans Affairs Loan Guaranty Service or Division without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The information in Items 12A, 12B, 12C, and 13A, 13B, and 13C is requested by the Federal Government to monitor compliance by VA as a lender with Equal Credit Opportunity and Fair Housing laws. The law provides that a lender may neither discriminate on the basis of this information nor on whether or not it is furnished.