

**LAPP APPRAISAL**  
(12/17/2021)  
NOV Issued

LIN:  
RLC: 345 - Phoenix

Appraisal Type: LAPP - Origination

Loan Use: Other  
Status: NOV Issued

**Appraisal Status & History**

COE PROCESSING

APPRAISAL PROCESSING

- Status & History
- Notes
- Save/Issue NOV
- Print NOV
- Change Lender
- Funding Fee
- Issue Guaranty

APPRAISAL ASSIGNMENT

- Assignment Details
- Form 1805

DOCUMENTS

- Correspondence

**Purchaser Information**

Purchaser Name

**Sponsor & Requestor Information**

Requestor Name (ID)  
Requestor Type Lender  
Sponsor Name (ID)  
Sponsor Requestor Type Lender

**VEROS - AMS/AVM**

VeroScore Report Score Report 08/12/2021 21:44:27  
Current Date AVM Report  
Retro AVM Report

**Special Designation**

Is appraisal eligible for Assisted Appraisal Processing Program (AAPP)? Yes  
Will requestor allow Assisted Appraisal Processing Program (AAPP) to be used? Yes  
Will appraiser use Assisted Appraisal Processing Program (AAPP)? No

**Property Information**

Property Documents Appraisal Report  
Property Address  
County:  
Building Type Single Family

**NOV/SAR Information**

Refinance/Loan Code Refinance  
Sales Price  
Estimated Reasonable Value \$472,000  
NOV Issued Date 12/17/2021  
CRV/NOV Expiration Date 02/10/2022  
SAR Name (ID)

**Appraisal Information**

Appraiser Name (ID)  
Fee Appraisal Value Estimate \$472,000  
Appraisal Report Date 08/12/2021  
Appraisal Expiration Date 02/10/2022  
Desk Review Indicator No  
Field Review Indicator No

**LAPP APPRAISAL**  
(12/17/2021)  
NOV Issued

VA Loan Number:

Status: Automatic Application Entry

**Cash Out Refinance Loan Information**

New Loan Application Date \*

Payoff Amount of Loan being Refinanced \* \$

Is this loan refinancing an existing VA guaranteed loan? \*

LIN of existing VA loan \*

RESPONDENT BURDEN: This information is needed to issue evidence of guaranty for a VA home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 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.

OMB Control No. 2900-XXXX  
Respondent Burden: 15 minutes  
Expiration Date: XX/XX/XXXX

**Veteran Information**

COE PROCESSING

APPRAISAL PROCESSING

- Status & History
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VA Loan Number: Status: Automatic Application Entry

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Correspondence

Veteran Information

Property Address:

County:

OMB Control No. 2900-XXXX  
Respondent Burden: 15 minutes  
Expiration Date: XX/XX/XXXX

Veteran Remove Veteran

Social Security Number *	<input type="text"/>	Show / Hide	Validate Veteran	<input type="text"/>
Name	<input type="text"/>			
Service Number	<input type="text"/>			
Gender *	Male			
Date of Birth *	<input type="text"/>			
Email Address	<input type="text"/>			
Ethnicity *	Hispanic or Latino			
Race *	<input checked="" type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Other reported <input type="checkbox"/> No value entered/Not provided			
Entitlement Code *	05 Entitlement Restored			
Entitlement Available *	36,000			
Branch of Service *	Marine Corps			
Military Status *	Not in Service			
First Time Home Buyer *	No			
Subsequent Use *	N			
Funding Fee Exempt *	N			

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Loan Summary

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LIN: RLC: 345 - Phoenix

Loan Status: Automatic Application Entry  
Appraisal Type: LAPP - Origination

Status: NOV Issued

Loan Summary

OMB Control No. 2900-XXXX  
Respondent Burden: 15 minutes  
Expiration Date: XX/XX/XXXX

Validate Veteran(s)

Original Obligor	
Name	
Social Security Number	
Service Number	
Gender	Male
Date of Birth	
Email Address	
Ethnicity	Hispanic or Latino
Race	White
Entitlement Available	\$ 36,000
Entitlement Charged	\$
Branch of Service	Marine Corps
Military Status	Not in Service
First Time Home Buyer	No
Subsequent Use	N
Funding Fee Exempt	N

Loan Information	
Loan Procedure	Automatic
Purpose of Loan	Refinancing
Refinance / Loan Code	3-Cash out Refinance
Cash Out Refinance Type	Type 2
Prior Loan Type	VA-Fixed
Type of Mortgage *	
ARM Type	
Type of Ownership	Sole Ownership
Closing Date	12/21/2021
Effective Date of Guaranty	12/21/2021
Purchase Price	\$ 0
Reasonable Value	\$ 472,000

Loan Information	
Loan Procedure	Automatic
Purpose of Loan	Refinancing
Refinance / Loan Code	3-Cash out Refinance
Cash Out Refinance Type	Type 2
Prior Loan Type	VA-Fixed
Type of Mortgage *	
ARM Type	
Type of Ownership	Sole Ownership
Closing Date	12/21/2021
Effective Date of Guaranty	12/21/2021
Purchase Price	\$ 0
Reasonable Value	\$ 472,000
Energy Improvements	<input type="checkbox"/> Install Solar Heat Cool <input type="checkbox"/> Replace Major System <input type="checkbox"/> Addition New Feature <input type="checkbox"/> Insulation, Caulk, Weathering, Etc. <input type="checkbox"/> Other Improvement
Energy Improvement Amount	\$ 0
Loan Amount	\$ 464,542
Loan Term *	Months
Interest Rate *	%
Guaranty Amount	\$
Guaranty Percent	%
Calculate:	
Property Information	
Property Type	
Appraisal Type	LAPP
Type of Structure	
Property Designation	Existing
Number of Units	1 Family Unit
Manufactured Home Category	
Property Address	County:
Originating Lender ID	
Originating Agent ID	

Property Information	
Property Type	
Appraisal Type	LAPP
Type of Structure	
Property Designation	Existing
Number of Units	1 Family Unit
Manufactured Home Category	
Property Address	County:
Originating Lender ID	
Originating Agent ID	
Current Lender ID	
Lender Loan Number	

  

Income Information	
Automated Underwriting System	▼
Underwriting System	▼
Risk Classification	▼
Credit Score	
Liquid Assets	\$
Total Monthly Gross Income	\$
Residual Income	\$
Residual Income Guidelines	\$
Debt-Income Ratio	%
Consider Spouse Income	
Spouse Gross Income	\$

  

Discount Information	
Discount Points Charged *	% OR \$
Discount Points Paid by Veteran *	% OR \$

Cash Out Refinance - Initial Disclosure

Discount Information		
Discount Points Charged *	<input type="text"/>	% OR \$
Discount Points Paid by Veteran *	<input type="text"/>	% OR \$
Cash Out Refinance - Initial Disclosure		
	Loan Being Refinanced	Refinancing New Loan
LIN	<input type="text"/>	<input type="text"/>
Loan Amount	\$ 328,412.00	\$ <input type="text"/>
Payoff Amount	\$ 400,000.00	<input type="text"/>
Type of Mortgage	0 Regular Fixed	<input type="text"/>
Interest Rate	3.250 %	<input type="text"/>
Was the loan modified or was it an ARM loan?	<input type="text"/>	<input type="text"/>
Loan Term	360 months	<input type="text"/>
Monthly Payment (Do not include escrow for taxes, insurance or HOA.)	\$ 1,429.27	\$ <input type="text"/>
PMI included in Monthly Payment	\$ 0.00	<input type="text"/>
Total the Veteran will have paid after making all principal and PMI payments as scheduled (if applicable)	\$ 514,537.12	\$ <input type="text"/>
Loan to Value Percentage	84.746 %	98.420 %
Home Equity	\$ 72,000.00	\$ 7,458.00
Residual Income	\$ 1,604.00	\$ <input type="text"/>
Is this loan refinancing an interim construction loan?	<input type="text"/>	<input type="checkbox"/>
Cash Out Refinance - Final Disclosure		

Cash Out Refinance - Final Disclosure			
	Loan Being Refinanced	Refinancing New Loan	Impact of Refinance
LIN			
Loan Amount	\$ 328,412.00	\$ 464,542.00	\$ 136,130.00
Payoff Amount	\$ 400,000.00		\$ 64,542.00
Type of Mortgage	0 Regular Fixed		
Interest Rate	3.250 %		
Was the loan modified or was it an ARM loan?			
Loan Term	360 months		
Monthly Payment (Do not include escrow for taxes, insurance or HOA.)	\$ 1,429.27		
PMI included in Monthly Payment	\$ 0.00		
Total the Veteran will have paid after making all remaining principal and PMI payments as scheduled (if applicable)	\$ 514,537.12		
Loan to Value Percentage	84.746 %	98.420 %	13.674 %
Home Equity	\$ 72,000.00	\$ 7,458.00	\$ -64,542.00
Residual Income	\$ 1,604.00		
Is this loan refinancing an interim construction loan?		<input type="checkbox"/>	
Cash Out Refinance - Net Tangible Benefit			
Elimination of Monthly Mortgage Insurance	<input type="checkbox"/>		
Decreased Loan Term	<input type="checkbox"/>		
Decreased Monthly Payment	<input type="checkbox"/>		
Reduced Interest Rate	<input type="checkbox"/>		
Maintained Loan-to-Value equal to or less than 90%	<input type="checkbox"/>		
Refinanced an Interim Construction Loan	<input type="checkbox"/>		
Increased Monthly Residual Income	<input type="checkbox"/>		
Refinanced from an Adjustable Rate Loan to a Fixed Rate Loan	<input type="checkbox"/>		
Cash Out Refinance - Seasoning			

Monthly Payment (Do not include escrow for taxes, insurance or HOA.)	\$ 1,429.27	\$	
PMI included in Monthly Payment	\$ 0.00		
Total the Veteran will have paid after making all remaining principal and PMI payments as scheduled (if applicable)	\$ 514,537.12	\$	
Loan to Value Percentage	84.746 %	98.420 %	13.674 %
Home Equity	\$ 72,000.00	\$ 7,458.00	\$ -64,542.00
Residual Income	\$ 1,604.00	\$	
Is this loan refinancing an interim construction loan?		<input type="checkbox"/>	

Cash Out Refinance - Net Tangible Benefit

Elimination of Monthly Mortgage Insurance	<input type="checkbox"/>
Decreased Loan Term	<input type="checkbox"/>
Decreased Monthly Payment	<input type="checkbox"/>
Reduced Interest Rate	<input type="checkbox"/>
Maintained Loan-to-Value equal to or less than 90%	<input type="checkbox"/>
Refinanced an Interim Construction Loan	<input type="checkbox"/>
Increased Monthly Residual Income	<input type="checkbox"/>
Refinanced from an Adjustable Rate Loan to a Fixed Rate Loan	<input type="checkbox"/>

Cash Out Refinance - Seasoning

Have six or more monthly payments been made on the loan being refinanced?	<input type="checkbox"/>
Number of days from closing of loan being refinanced and loan closing of new loan	452

Note

Public

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Submit