

| | | | | | | |
|---|--|--|---|---------------------------------------|------------------------|--|
| IRRRL APPRAISAL (07/16/2020) Case Initiated | LIN: RLC: | | Appraisal Type: IRRRL - Origination | | Status: Case Initiated | |
| | Appraisal Status & History | | | | | |
| APPRAISAL PROCESSING Status & History Notes Cancel Change Lender Change Property Address APPRAISAL ASSIGNMENT Assignment Details Point of Contact DOCUMENTS Correspondence AUDIT LOG(S) Property Appraisal NOV | Purchaser Information | | | Property Information | | |
| | Purchaser Name | | | Property Documents | | |
| | Funding Fee Exempt Status | | | Property Address | | |
| | Sponsor & Requestor Information | | | | | |
| | Requestor Name (ID) | | | Original LIN | | |
| | Requestor Type | | | Entitlement Code | | |
| | Sponsor Name (ID) | | | Branch of Service | | |
| | Sponsor Requestor Type | | | Original Type of Mortgage | | |
| | VEROS - AMS/AVM | | | | | |
| | VeroScore Report | | | Latest score report not yet obtained. | | |
| Current Date AVM Report | | | Latest AVM report not yet obtained. | | | |
| Retro AVM Report | | | Latest retro AVM report not yet obtained. | | | |
| Prior Loan Information | | | | | | |
| Original Interest Rate | | | | | | |
| Original Loan Amount | | | | | | |
| Original Guaranty Amount | | | | | | |
| Original Loan Term | | | | | | |

IRRRL APPRAISAL
(07/16/2020)
Case Initiated

APPRAISAL PROCESSING

- Status & History
- Notes
- Cancel
- Change Lender
- Change Property Address

APPRAISAL ASSIGNMENT

- Assignment Details
- Point of Contact

DOCUMENTS

- Correspondence

AUDIT LOG(S)

- Property Appraisal
- NOV

LIN:

RLC:

Appraisal Type: IRRRL - Origination

Status: Case Initiated

Correspondence

Enter Correspondence

Submission Date*

Document Association *

Correspondence Type *

Document Type *

File to Upload *

Document Name *

Public Document

User

Note

Public Note

Submit

Loans submitted for prior approval:

| | | | | | | | | | | | |
|------|--------|-----------|---------------|---------------|-------|--------------------|-----------|---------|-------------|----------------------|---------|
| HOME | LOAN ▾ | VETERAN ▾ | ELIGIBILITY ▾ | WORKBUCKETS ▾ | REO ▾ | REGIONAL COUNSEL ▾ | APPEALS ▾ | ADMIN ▾ | CONTACT RLC | <input type="text"/> | LIN Sea |
|------|--------|-----------|---------------|---------------|-------|--------------------|-----------|---------|-------------|----------------------|---------|

Appraisal Type: IRRRL - Origination Status: Case Initiated

Appraisal Status & History

| | |
|--|----------------------|
| Buyer Information | |
| Buyer Name | <input type="text"/> |
| Buying Fee | <input type="text"/> |
| Buyer Status | <input type="text"/> |
| Sponsor & Requestor Information | |
| Sponsor Name | <input type="text"/> |
| Requestor Name | <input type="text"/> |
| Requestor Type | <input type="text"/> |
| Sponsor Name (ID) | <input type="text"/> |
| Sponsor Requestor Type | <input type="text"/> |

| | |
|-----------------------------|----------------------|
| Property Information | |
| Property Documents | <input type="text"/> |
| Property Address | <input type="text"/> |

| | |
|-------------------------------|----------------------|
| Prior Loan Information | |
| Original LIN | <input type="text"/> |
| Entitlement Code | <input type="text"/> |
| Branch of Service | <input type="text"/> |
| Original Type of Mortgage | <input type="text"/> |
| Original Interest Rate | <input type="text"/> |
| Original Loan Amount | <input type="text"/> |
| Original Guaranty Amount | <input type="text"/> |
| Original Loan Term | <input type="text"/> |

New Loan Entry

New Loan Entry

| | |
|----------------|---|
| Loan Procedure | <input type="text" value="PRIOR-APPROVAL"/> |
| LIN (Required) | <input type="text"/> |

VA Loan Number:

Status: Prior-Approval Application Entry

Veteran Information

Property Address

Social Security Number *

Service Number

Add New Veteran

Veteran Information

Property Address

Social Security Number *

Add New Veteran

Service Number

Veteran Remove Veteran

Social Security Number *

Show / Hide

Validate Veteran

Name

Service Number

Gender *

Date of Birth *

Email Address

Ethnicity *

Race *

- White
- Black or African American
- American Indian or Alaskan Native
- Asian
- Native Hawaiian or Pacific Islander
- Other reported
- No value entered/Not provided

Entitlement Code *

Entitlement Available *

Previous Entitlement Charged Total

Branch of Service *

Military Status *

First Time Home Buyer *

Subsequent Use *

Funding Fee Exempt *

Loan Analysis

LIN:
RLC:

Loan Status: Prior-Approval Application Entry
Appraisal Type: IRRRL - Origination

Status: Case Initiated

Loan Analysis

| | |
|---------------------------|----------------|
| Veteran's Name | |
| Status of Loan | |
| Loan Procedure | Prior Approval |
| Designation | |
| Property Type | |
| Home Category | |
| Type of Structure | |
| Loan Amount * | \$ |
| Refinance Code * | 2-IRRRL |
| Loan Purpose * | Refinancing |
| Ownership Type * | |
| Type of Mortgage * | |
| Interest Rate * | % |
| Underwriter Interest Rate | % |



Department of Veterans Affairs

LOAN ANALYSIS

LOAN NUMBER

PRIVACY ACT INFORMATION: The 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 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) 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 in order to determine the veteran's qualifications for the loan.

RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 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.whitehouse.gov/omb/library/OMBINV.VA.EPA.html#VA. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

CRV DATA (VA USE)

| 49a. REASONABLE VALUE | 49b. EXPIRATION DATE | 49c. ECONOMIC LIFE (YEARS) |
|-----------------------|----------------------|----------------------------|
| \$ 0 | | Years |

SECTION A

| | | |
|--|----|--|
| 2. PURCHASE PRICE * | \$ | |
| 3. CASH DOWN PAYMENT ON PURCHASE PRICE * | \$ | |

SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS

| | | |
|---|--------------------------|-----|
| 4. APPLICANT'S AGE | | 31 |
| 5. OCCUPATION OF APPLICANT * | | |
| 6A. NUMBER OF YEARS AT PRESENT EMPLOYMENT | | |
| 6B. NUMBER OF MONTHS AT PRESENT EMPLOYMENT | | |
| 7A. LIQUID ASSETS * | \$ | |
| 7B. TOTAL ASSETS * | \$ | |
| 8. CURRENT MONTHLY HOUSING EXPENSES * | \$ | |
| 9. UTILITIES INCLUDED? | <input type="checkbox"/> | YES |
| 10. SPOUSE'S AGE | | |
| 11. OCCUPATION OF SPOUSE | | |
| 12A. NUMBER OF YEARS AT PRESENT EMPLOYMENT | | |
| 12B. NUMBER OF MONTHS AT PRESENT EMPLOYMENT | | |
| 12C. SPOUSE INCOME CONSIDERED? | <input type="checkbox"/> | YES |
| 13. AGE OF DEPENDENTS | | |

SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES (This Property)

| ITEMS | AMOUNT |
|--|--------|
| NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO THE NEAREST WHOLE DOLLAR | |
| 14. TERM (Months) * | |
| 15. MORTGAGE PAYMENT (Principal and Interest) * | \$ |
| 16. REALTY TAXES * | \$ |
| 17. HAZARD INSURANCE * | \$ |
| 18. SPECIAL ASSESSMENTS | \$ |
| 19. MAINTENANCE AND UTILITIES * | \$ |
| 20. OTHER (HOA, Condo Fees) | \$ |
| 21. TOTAL | \$0 |

SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (check) which debts considered in Section E, Line 41)

| | ITEMS | (check) | MONTHLY PAYMENT | UNPAID BALANCE |
|-----|-------|--------------------------|-----------------|----------------|
| 22. | | <input type="checkbox"/> | \$ | \$ |
| 23. | | <input type="checkbox"/> | \$ | \$ |
| 24. | | <input type="checkbox"/> | \$ | \$ |
| 25. | | <input type="checkbox"/> | \$ | \$ |
| 26. | | <input type="checkbox"/> | \$ | \$ |
| 27. | | <input type="checkbox"/> | \$ | \$ |
| 28. | | <input type="checkbox"/> | \$ | \$ |
| 29. | | <input type="checkbox"/> | \$ | \$ |
| 30. | TOTAL | | \$0 | \$0 |

SECTION E - MONTHLY INCOME AND DEDUCTIONS

| ITEMS | BORROWER | CO-BORROWER | TOTAL |
|--|--------------------------|--------------------------|-----------|
| 31. MONTHLY EARNINGS FROM EMPLOYMENT | \$ | \$ | \$0 |
| 31A. TAX FILING MARITAL STATUS | ▼ | ▼ | |
| 31B. SELF EMPLOYED? | <input type="checkbox"/> | <input type="checkbox"/> | |
| 31C. NUMBER OF EXEMPTIONS | | | |
| 32. FEDERAL INCOME TAX | \$ | \$ | Calculate |
| 32B. TAX FILING STATE | ▼ | ▼ | |
| 33. STATE INCOME TAX | \$ | \$ | Calculate |
| 34. RETIREMENT OR SOCIAL SECURITY | \$ | \$ | Calculate |
| 35. OTHER (SPECIFY) | \$ | \$ | |
| 36. TOTAL DEDUCTIONS | \$0 | \$0 | \$0 |
| 37. NET TAKE HOME PAY | \$0 | \$0 | \$0 |
| 38. PENSION, COMPENSATION OR OTHER NET INCOME | \$ | \$ | \$0 |
| 39. TOTAL (Sum of lines 37 and 38) | \$0 | \$0 | \$0 |
| 40. LESS THOSE OBLIGATIONS IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME | | | \$0 |
| 41. TOTAL NET EFFECTIVE INCOME | | | \$0 |
| 42. LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21) | | | \$0 |
| 43A. GEOGRAPHICAL REGION | | | Midwest ▼ |

| | | | |
|--|--|----|-----------|
| 43A. GEOGRAPHICAL REGION | | | Midwest ▾ |
| 43B. FAMILY SIZE | | | |
| 43C. BALANCE AVAILABLE FOR FAMILY SUPPORT GUIDELINE: | Calculate | \$ | \$0 |
| 44. RATIO (Sum of Items 15, 16, 17, 18, 20 and 40 (divided by) Sum of Items 31 and 38) | | | 0 % |
| 45. PAST CREDIT RECORD * | <input type="radio"/> SATISFACTORY <input type="radio"/> UNSATISFACTORY | | |
| 46. DOES LOAN MEET VA CREDIT STANDARDS? * (Give reasons for decision under "Remarks" if necessary) | <input type="radio"/> YES <input type="radio"/> NO | | |
| 47. CAIVRS | | | |
| 48. NOTES (To see previous notes, use the Notes function on the left navigation bar.) | | | |
| <input type="checkbox"/> Public | | | |
| | | | |

Submit