

Department of Veterans Affairs	LOAN ANALYSIS	LOAN NUMBER
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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: An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number. The OMB control number for this project is 2900-0523, and it expires XX/XX/20XX. Public reporting burden for this collection of information is estimated to average 30 minutes per respondent, per year, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate and any other aspect of this collection of information, including suggestions for reducing the burden, to VA Reports Clearance Officer at vapra@va.gov. Please refer to OMB Control No. 2900-0523 in any correspondence. Do not send your completed VA Form 26-6393 to this email address.

SECTION A - LOAN DATA

1. NAME OF BORROWER	2. AMOUNT OF LOAN \$	3. CASH DOWN PAYMENT ON PURCHASE PRICE \$
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SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS

4. APPLICANT'S AGE	5. OCCUPATION OF APPLICANT	6. NUMBER OF YEARS AT PRESENT EMPLOYMENT	7. LIQUID ASSETS (Cash, savings, bonds, etc.) \$	8. CURRENT MONTHLY HOUSING EXPENSE \$
9. UTILITIES INCLUDED <input type="checkbox"/> YES <input type="checkbox"/> NO	10. SPOUSE'S AGE	11. OCCUPATION OF SPOUSE	12. NUMBER OF YEARS AT PRESENT EMPLOYMENT	13. AGE OF DEPENDENTS

NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR

SECTION C- ESTIMATED MONTHLY SHELTER EXPENSES <i>(This Property)</i>	SECTION D - DEBTS AND OBLIGATIONS <i>(Itemize and indicate by (✓) which debts considered in Section E, Line 40)</i> <i>(If additional space is needed, please use reverse or attach a separate sheet)</i>
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ITEMS		AMOUNT	ITEMS		(✓)	MO. PAYMENT	UNPAID BAL.
14.	TERM OF LOAN: YRS.		22.			\$	\$
15.	MORTGAGE PAYMENT (Principal and Interest) @ _____ %	\$	23.				
			24.				
16.	REALTY TAXES		25.				
17.	HAZARD INSURANCE		26.				
18.	SPECIAL ASSESSMENTS		27.				
19.	MAINTENANCE & UTILITIES		28.				
20.	OTHER (HOA, Condo fees, etc.)		29.	JOB RELATED EXPENSE (e.g., child care)			
21.	TOTAL	\$	30.	TOTAL		\$	\$

SECTION E - MONTHLY INCOME AND DEDUCTIONS

ITEMS		SPOUSE	BORROWER	TOTAL
31.	GROSS SALARY OR EARNINGS FROM EMPLOYMENT			\$
32.	FEDERAL INCOME TAX	\$	\$	
33.	STATE INCOME TAX			
34.	RETIREMENT OR SOCIAL SECURITY			
35.	OTHER (Specify)			
36.	TOTAL DEDUCTIONS	\$	\$	\$
37.	NET TAKE-HOME PAY			
38.	PENSION, COMPENSATION OR OTHER NET INCOME (Specify)			
39.	TOTAL (Sum of lines 37 and 38)	\$	\$	\$
40.	LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME			
41.	TOTAL NET EFFECTIVE INCOME			\$
42.	LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)			
43.	BALANCE AVAILABLE FOR FAMILY SUPPORT		GUIDELINE \$	\$
44.	RATIO (Sum of Items 15, 16, 17, 18, 20 and 40 ÷ sum of Items 31 and 38)			%

45a. WAS AN AUTOMATED UNDERWRITING SYSTEM USED? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "YES," complete Item 45b)	45b. SELECT SYSTEM USED (Check appropriate box) <input type="checkbox"/> LP <input type="checkbox"/> DU <input type="checkbox"/> OTHER	45c. RISK CLASSIFICATION <input type="checkbox"/> ACCEPT <input type="checkbox"/> REFER
46. BORROWER MEDIAN CREDIT SCORE	47. BORROWER CAIVRS	48. CO-BORROWER MEDIAN CREDIT SCORE
		49. CO-BORROWER CAIVRS
50. PAST CREDIT RECORD <input type="checkbox"/> SATISFACTORY <input type="checkbox"/> UNSATISFACTORY	51. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under "Remarks," if necessary, e.g., borderline case) <input type="checkbox"/> YES <input type="checkbox"/> NO	52. VA APPROVED UNDERWRITER ID (Not required for Supervised Lenders)
53. REMARKS (If additional space is needed, use reverse or attach a separate sheet)		

SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION

Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives.

Recommend that the application be disapproved for the reasons stated under "Remarks" above.

The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)

54. DATE SIGNED	55. SIGNATURE OF VA APPROVED UNDERWRITER	
56. FINAL ACTION <input type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION	57. DATE SIGNED	58. SIGNATURE AND TITLE OF APPROVING OFFICIAL