

 <b>Department of Veterans Affairs</b>			<b>LOAN ANALYSIS</b>			LOAN NUMBER			
<b>PRIVACY ACT INFORMATION:</b> 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.									
<b>RESPONDENT BURDEN:</b> 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 <a href="mailto:vapra@va.gov">vapra@va.gov</a> . Please refer to OMB Control No. 2900-0523 in any correspondence. Do not send your completed VA Form 26-6393 to this email address.									
<b>SECTION A - LOAN DATA</b>									
1. NAME OF BORROWER				2. AMOUNT OF LOAN \$		3. CASH DOWN PAYMENT ON PURCHASE PRICE \$			
<b>SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS</b>									
4. APPLICANT'S AGE		5. OCCUPATION OF APPLICANT		6. NUMBER OF YEARS AT PRESENT EMPLOYMENT		7. LIQUID ASSETS <i>(Cash, savings, bonds, etc.)</i> \$		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	
<b>NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR</b>									
<b>SECTION C- ESTIMATED MONTHLY SHELTER EXPENSES</b> <i>(This Property)</i>				<b>SECTION D - DEBTS AND OBLIGATIONS</b> <i>(Itemize and indicate by (✓) which debts considered in Section E, Line 40) (If additional space is needed, please use reverse or attach a separate sheet)</i>					
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 <i>(HOA, Condo fees, etc.)</i>			29.	JOB RELATED EXPENSE <i>(e.g., child care)</i>				
21.	TOTAL		\$	30.	TOTAL		\$	\$	
<b>SECTION E - MONTHLY INCOME AND DEDUCTIONS</b>									
ITEMS				SPOUSE		BORROWER		TOTAL	
31.	GROSS SALARY OR EARNINGS FROM EMPLOYMENT							\$	
32.	DEDUCTIONS	FEDERAL INCOME TAX		\$		\$			
STATE INCOME TAX									
RETIREMENT OR SOCIAL SECURITY									
OTHER <i>(Specify)</i>									
36.		TOTAL DEDUCTIONS		\$		\$		\$	
37.	NET TAKE-HOME PAY								
38.	PENSION, COMPENSATION OR OTHER NET INCOME <i>(Specify)</i>								
39.	TOTAL <i>(Sum of lines 37 and 38)</i>			\$		\$		\$	
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 <i>(Line 21)</i>								
43.	BALANCE AVAILABLE FOR FAMILY SUPPORT					GUIDELINE \$		\$	
44.	RATIO <i>(Sum of Items 15, 16, 17, 18, 20 and 40 ÷ sum of Items 31 and 38)</i>							%	
45a. WAS AN AUTOMATED UNDERWRITING SYSTEM USED? <input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "YES," complete Item 45b)</i>				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? <i>(Give reasons for decision under "Remarks," if necessary, e.g., borderline case)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO				52. VA APPROVED UNDERWRITER ID <i>(Not required for Supervised Lenders)</i>			
53. REMARKS <i>(If additional space is needed, use reverse or attach a separate sheet)</i>									
<b>SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION</b>									
<input type="checkbox"/> 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.									
<input type="checkbox"/> 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. <i>(Loan was closed on the automatic basis.)</i>									
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			