


Version: 22.4.0.0-SNAPSHOT Build: 614
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GERALD MCKINLEYABFYZ
February 07, 2022
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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
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 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
 Building Type
 County: 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

OMB Control No.2900-0909

Respondent Burden: 15 Minutes

Expiration Date: XX/XX/20XX

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 2900-0909, and it expires XX/XX/20XX. Public reporting burden for this collection of information is estimated to average 15 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. 2900-0909 in any correspondence. Do not send your completed VA Form XXX to this email address.

PRIVACY ACT INFORMATION: 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 Regulation 1.576 for routine uses (for example: Authorized release of information to Congress when requested on how many properties have been appraised under the VA Home Loan program) as identified in VA system of records, 17VA26, Loan Guaranty Program Participant Records – VA, published in the Federal Register. Your obligation to respond is mandatory. Providing personal property information is mandatory as Applicants are required to provide this information under 38 U.S.C. 3702(d).



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CONTACT RLC

VA Loan Number:

Status: Automatic Application Entry

LIN Search

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NOV Issued

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Assignment Details

Form 1805

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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



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Veteran Information

Property Address

County:

Veteran

Remove Veteran

OMB Control No. 2900-0909

Respondent Burden: 15 minutes

Expiration Date: 08/31/2025

Social Security Number *

Show / Hide

Validate Veteran

Name

Service Number

Sex *

Male

Date of Birth *

Email Address

Ethnicity *

Hispanic or Latino

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 *

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

Loan Summary

Sex *	Male
Date of Birth *	
Email Address	
Ethnicity *	Male
	Female


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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. 2900-0909
Respondent Burden: 15 minutes
Expiration Date: 08/31/2025

Validate Veteran(s)

Original Obligor	
Name	
Social Security Number	
Service Number	
Sex	Male
Date of Birth	
Email Address	
Ethnicity	Hispanic or Latino
Race	White
Entitlement Available	\$ 38,000
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	☐ Install Solar Heat Cool ☐ Replace Major System ☐ Addition New Feature ☐ Insulation, Caulk, Weathering, Etc. ☐ 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 *	% OR \$	
Discount Points Paid by Veteran *	% OR \$	
Cash Out Refinance - Initial Disclosure		
	Loan Being Refinanced	Refinancing New Loan
LIN		
Loan Amount	\$ 328,412.00	\$
Payoff Amount	\$ 400,000.00	
Type of Mortgage	0 Regular Fixed ▾	▾
Interest Rate	3.250 %	%
Was the loan modified or was it an ARM loan?	▾	
Loan Term	360 months	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 principal and PMI payments as scheduled (if applicable)	\$ 514,537.12	\$
Loan to Value Percentage	84.746 %	98.420 %
Home Equity	\$ 72,000.00	\$ 7,458.00
Residual Income	\$ 1,604.00	\$
Is this loan refinancing an interim construction loan?		☐
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?		☐	

Cash Out Refinance - Net Tangible Benefit

Elimination of Monthly Mortgage Insurance	☐
Decreased Loan Term	☐
Decreased Monthly Payment	☐
Reduced Interest Rate	☐
Maintained Loan-to-Value equal to or less than 90%	☐
Refinanced an Interim Construction Loan	☐
Increased Monthly Residual Income	☐
Refinanced from an Adjustable Rate Loan to a Fixed Rate Loan	☐

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	\$ -84,542.00
Residual Income	\$ 1,604.00	\$	
Is this loan refinancing an interim construction loan?		☐	

Cash Out Refinance - Net Tangible Benefit

Elimination of Monthly Mortgage Insurance	☐
Decreased Loan Term	☐
Decreased Monthly Payment	☐
Reduced Interest Rate	☐
Maintained Loan-to-Value equal to or less than 90%	☐
Refinanced an Interim Construction Loan	☐
Increased Monthly Residual Income	☐
Refinanced from an Adjustable Rate Loan to a Fixed Rate Loan	☐

Cash Out Refinance - Seasoning

Have six or more monthly payments been made on the loan being refinanced?	☐
Number of days from closing of loan being refinanced and loan closing of new loan	452

Note

Public