
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

Appraisal Status & History

COE PROCESSING
 Status & History
 Notes
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 Change Lender
 Funding Fee
 Issue Guaranty

APPRAISAL ASSIGNMENT
 Assignment Details
 Form 1805
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LIN:
 RLC: 345 - Phoenix
 Appraisal Type: LAPP - Origination

Loan Use: Other
 Status: NOV Issued

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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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.

Veteran Information

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



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VA Loan Number: Status: Automatic Application Entry

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 *

Name

Service Number

Sex *

Date of Birth *

Email Address

Ethnicity *

Race *

Entitlement Code *

Entitlement Available *

Branch of Service *

Military Status *

First Time Home Buyer *

Subsequent Use *

Funding Fee Exempt *

Show / Hide

Validate Veteran

Male

Hispanic or Latino

☒ White

☐ Black or African American

☐ American Indian or Alaskan Native

☐ Asian

☐ Native Hawaiian or Pacific Islander

☐ Other reported

☐ No value entered/Not provided

05 Entitlement Restored

36,000

Marine Corps

Not in Service

No

N

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	\$ 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	<input type="text"/>
Underwriting System	<input type="text"/>
Risk Classification	<input type="text"/>
Credit Score	<input type="text"/>
Liquid Assets	\$ <input type="text"/>
Total Monthly Gross Income	\$ <input type="text"/>
Residual Income	\$ <input type="text"/>
Residual Income Guidelines	\$ <input type="text"/>
Debt-Income Ratio	<input type="text"/> %
Consider Spouse Income	<input type="text"/>
Spouse Gross Income	\$ <input type="text"/>

Discount Information	
Discount Points Charged *	<input type="text"/> % OR \$ <input type="text"/>
Discount Points Paid by Veteran *	<input type="text"/> % OR \$ <input type="text"/>

Cash Out Refinance - Initial Disclosure

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