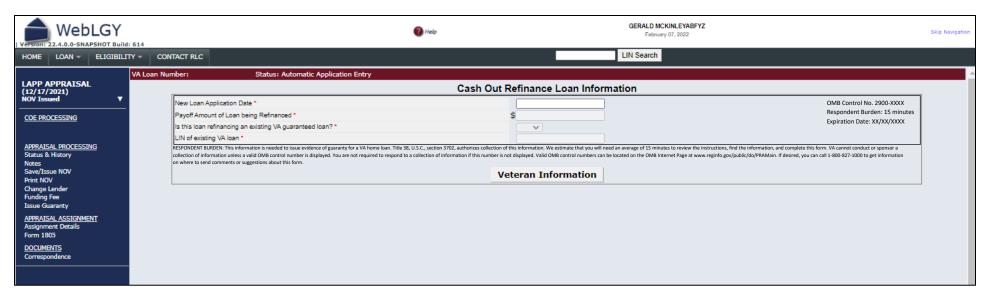
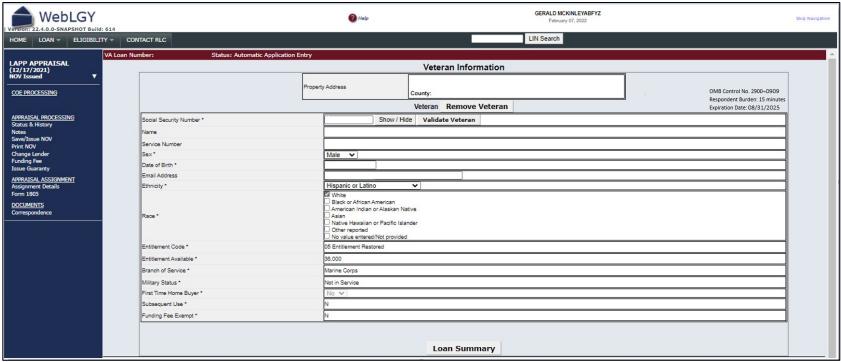


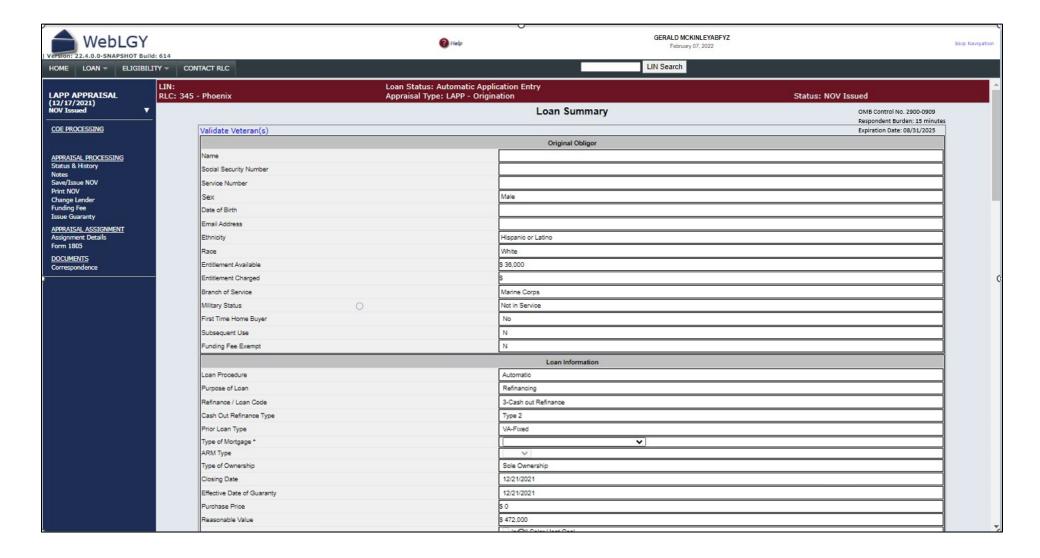
OMB Control No.2900-0909 Respondent Burden: 15 Minutes Expiration Date: XX/XX/20XX

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).



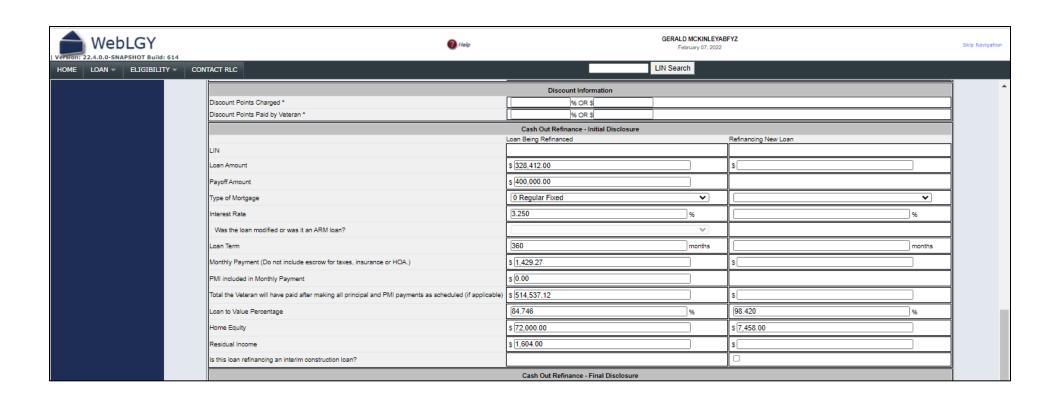


Sex*	Male 🗸	
Date of Birth *		
Email Address	Mate	
Ethnicity *	Male	
	Female	



	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	s o
Reasonable Value	s 472.000
Energy Improvements	Install Solar Heat Cool Replace Major System Addition New Feature Insulation. Caulk. Weathering. Etc. Other Improvement
Energy Improvement Amount	so
Loan Amount	\$ 464,542
Loan Term *	Months
Interest Rate *	96
Guaranty Amount	\$
Guaranty Percent	96
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	

	WebLG\	· · · · · · · · · · · · · · · · · · ·		? Help		GERALD MCKINLEYABFYZ February 07, 2022	Skip Navigatic
	22.4.0.0-SNAPSHOT B	uild: 614				LIN Search	
HOME	LOAN - ELIGIE	BILITY -	CONTACT RLC			LIN SealCII	
					Property Information		
			Property Type				
			Appraisal Type		LAPP		
			Type of Structure				
			Property Designation		Existing		
			Number of Units		1 Family Unit		
			Manufactured Home Category				
			mendada ca none dategory				
			Property Address		C		
					County:		
			Originating Lender ID				
			Originating Agent ID				
			Current Lender ID				
			Lender Loan Number				
	Automated Underwriting System				Income Informat	tion	
					~		
	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 Informa	ution	
			Discount Points Charged *		% OR \$		
			Discount Points Paid by Veteran *		% OR \$		
					0-1-0-1-5		



Cash Out Refinance - Seasoning

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

GY IOT Build: 614	Neip		GERALD MCKINLEYABFYZ February 07, 2022		Skip Navigatio
	ONTACT RLC		LIN Search		
	Monthly Payment (Do not include escrow for taxes, insurance or HOA.)	\$ 1,429.27	\$		1
	PMI included in Monthly Payment	\$ 0.00			1
	Total the Veteran will have paid after making all remaining principal and PMI payments as scheduled (if applicable)	\$ <del>514,537.12</del>	\$		1
	Loan to Value Percentage	84.746 %	98.420 %	13.674 %	1
	Home Equity	\$ 72,000.00	s[7,458.00	\$ -64,542.00	1
	Residual Income	\$ 1,604.00	s		
	Is this loan refinancing an interim construction loan?				]
		Cash Out Refinance - Net Tangible Benefit			Ī
	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 - Se				
	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			
	Public	Note			