Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Real Estate Closing Disclosure

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued	4/15/2013
Closing Date	4/15/2013
Disbursement Date	4/15/2013
Settlement Agent	Epsilon Title Co.
File #	12-3456
Property	456 Somewhere Ave Anytown, ST 12345
Sale Price	$180,000

Transaction Information

Borrower	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345
Seller	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345
Lender	Ficus Bank

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ ________
Loan ID #	123456789
MIC #	000654321

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-7**	**Years 8-30**
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow *Amount can increase over time*	+ 206.13	+ 206.13
Estimated Total Monthly Payment	$1,050.26	$967.91

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$356.13 a month	**This estimate includes**	**In escrow?**
		☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Homeowner's Association Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$9,712.10	Includes $4,694.05 in Loan Costs + $5,018.05 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$14,147.26	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample property tax statement

CITY OF ROCHESTER, NEW YORK
2016 - 2017 TAX BILL

PRINTED 05/25/2017

SBL 135270000107200000000PZ BILL NO. 731110 3
REQ.NO. HOMESTEAD
PROPERTY ADDRESS 0123 MAIN ST 14619
SIZE 0.00 CLASS: 210

MAKE CHECKS PAYABLE TO:
CITY TREASURER

MAIL PAYMENTS TO:
CITY TREASURER
CITY HALL, ROOM 100-A
30 CHURCH STREET
ROCHESTER, NEW YORK 14614

A
SMITH, JOHN D & JANE
123 MAIN ST
ROCHESTER, NY 14619

7311103 00000000000 INTEREST AS OF 05 / 25 / 17

INSTALL MENT	DUE BY	AMOUNT BILLED	AMOUNT PAID PRINCIPAL	AMOUNT PAID INTEREST	AMOUNT DUE PRINCIPAL	AMOUNT DUE INTEREST	BALANCE DUE	
1ST	7/16	394.77	394.77	0.00	0.00	0.00	0.00	*
2ND	9/16	190.00	190.00	0.00	0.00	0.00	0.00	*
3RD	1/17	190.00	190.00	5.70	0.00	0.00	0.00	*
4TH	3/17	190.00	190.00	1.90	0.00	0.00	0.00	*
TOTAL		964.77	964.77	7.60	0.00	0.00	0.00	

JURISDICTION	LAND VALUE	Assessment TOTAL VALUE	EXEMPTIONS AMOUNT	TAXABLE VALUE W/O STAR	RATE PER $1,000	TAX AMOUNT NET OF STAR
CITY	$2,800	40,000	0	40,000	6.107	$121.53
SCHOOL	$2,800	40,000	0	40,000	13.101	$260.71

OTHER CITY CHARGES

DESCRIPTION	UNITS	RATE	
REFUSE ONE FAMILY			$380.00
STREET MAINT. FULL	36.00	1.584	57.02
ROADWAY SNOW PLOW	36.00	2.984	107.42
SIDEWALK SNOW PLOW	36.00	0.878	31.61
HAZARD SDWLK REPLACE	36.00	0.180	6.48

C
STAR SAVINGS $386.08 TOTAL BILLED $964.77

PLEASE BRING THIS ENTIRE BILL WHEN PAYING IN PERSON

PLEASE REMIT THIS STUB WITH PAYMENT
4TH INSTALLMENT 2016 - 17

7311103 00000000000

DUE BY MARCH 31, 2017
$0.00
05 25 17 INTEREST: TOTAL:

B
135 . 270 - 0001 - 072 . 000 / 0000 PZ

PLEASE REMIT THIS STUB WITH PAYMENT
3RD INSTALLMENT 2016 - 17

7311103 00000000000

DUE BY JANUARY 31, 2017
$0.00
05 25 17 INTEREST: TOTAL:

135 . 270 - 0001 - 072 . 000 / 0000 PZ

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Mortgage Statement

Mortgage Statement
Statement Date: _______

[Servicer Name]
Customer Service: [PHONE NUMBER]
[WEBSITE]

[Borrower Name and Address]

Account Number	__________
Payment Due Date	__________
Amount Due	__________
If payment is received after [DATE], $____ late fee will be charged.	

Account Information	
Outstanding Principal	$______
Interest Rate (Until [Date])	______%
Prepayment Penalty	[Yes/No]

Explanation of Amount Due	
Principal	$______
Interest	$______
Escrow (for Taxes and Insurance)	$______
Regular Monthly Payment	**$______**
Total Fees Charged	$______
Total Amount Due	**$______**

Transaction Activity (_/_/_ [Date] to _/_/_ [Date])

Date	Description	Charges	Payments
[Date]	Late Fee (charged because full payment not received by _/_/_	$	
[Date]	Payment Received – Thank you		$
[Date]	Fee Description	$	

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	$	$
Interest	$	$
Escrow (Taxes and Insurance)	$	$
Fees	$	$
Total	**$**	**$**

[Servicer Name and Address]

Amount Due	
Due By _/_/_ [Date]	**$**
$___ late fee will be charged after [Date]	
Additional Principal	$
Additional Escrow	$
Total Amount Enclosed	**$**

Make check payable to [Servicer Name]

[Account Number]

Minimum Property Requirement(s) Waiver request

My name is Jane Doe, and I'm a caregiver for my husband John, who is getting work done with his SAH grant. John has ALS and no use of his arms. I will assist him in his daily needs. He does not need a roll under sink. Also, the door to the bathroom cannot swing out since would obstruct another door. Lastly, the exit door to the back works just fine with the 1 inch threshold and would not be cost effective to replace all of it just to lower the threshold that already works with a door mat. Please approve this request to not require the above items. Thank you,

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Proposed construction bid

Construction Bid Proposal

Enter Your Company Address
Here
Phone:
Fax:

Contractor:	Insert Contractor Name Here
Customer:	
Address:	
City, State Zip:	
Phone:	
Job #:	
Project:	

Date:	12/14/2022

Contractor has carefully reviewed the contract plans and specifications dated on __________ including addendum(s) No.______.
Contractor agrees to provide all material, labor, equipment, services, etc.. to complete the scope of work as described below.
The scope of work described below is the contractors best interpretation of the bid documents provided and the price reflects this.

**Enter the scope of work in this section here. It should be a brief description based on what is shown in the contract plans.
**Mention if your price includes permits, bonds, and fees for construction
General Exclusions:
1. Enter your exclusions here and list them below. This will let the customer know what work you will not be performing.

Proposal in the amount of (not including tax)...............	**$0.00**

ACCEPTED: The above prices and above specifications of the proposal are satisfactory and are hereby accepted.

Owner signature below serves as acknowledgment to execute an agreement for work covered by this proposal, bid documents, and other contract documents. Contractor signature below serves as acknowledgement that bidder understands bid documents and appendicitis. Contractor acknowledges that owner reserves the right to accept or reject any and all bids without cause.

Notice to Buyer:
1) Do not sign this document before you read it or if it contains any blank spaces.
2) You are entitled to an exact copy of this document you sign, completely signed.
3) Each of the undersigned buyer's acknowledges that such buyer received at the time of the execution of this document an exact copy hereof, completely filled in.

Accepted By:

______________________ Representative, XYZ COMPANY

______________________ Representative, Contractor Date

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Request to waive additional construction bids

TO: WHOM IT MAY CONCERN,

I AM REQUESTING TO WAIVE THE REQUIREMENTS FOR 3 Bids. I CONTACTED ABC BUILDERS AND THEY NEVER CALLED ME BACK, I CONTACTED XYZ REMODEL BUT THEIR BID EXCEEDED WHAT I HAVE AVAILABLE. I WOULD LIKE TO WORK WITH A GUY FROM MY CHURCH WHO OWNS ADAPTATION R US.

THANK YOU,

JOHN DOE
USMC-RETIRED

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Construction Contract concurrence and signature

CONSTRUCTION CONTRACT AGREEMENT

This Construction Contract Agreement (this "Agreement") is made as of the ____ day of ______________, 20___ by and between__________, an individual located at __________ ("Owner") and __________ an individual located at __________ ("Contractor"). Owner and Contractor may each be referred to in this Agreement individually as a "Party" and collectively as the "Parties."

WHEREAS, Contractor is a duly licensed general contractor in good standing, with contractor's license number ___________; and

WHEREAS, Owner owns the property located at ____________________ (the "Property") and desires to have certain work performed by Contractor at the Property.

NOW THEREFORE, in consideration of the mutual promises and for other good and valuable consideration exchanged by the Parties as set forth in this Agreement, the Parties, intending to be legally bound, hereby mutually agrees as follows:

1. Description of Work. Contractor shall perform the following described work (the "Work"), in accordance with Owner's contract plans and specifications ,attached as Exhibit A, this Agreement and any Change Order, as defined herein, (collectively, the "Contract Documents") at the Property:

____
____.

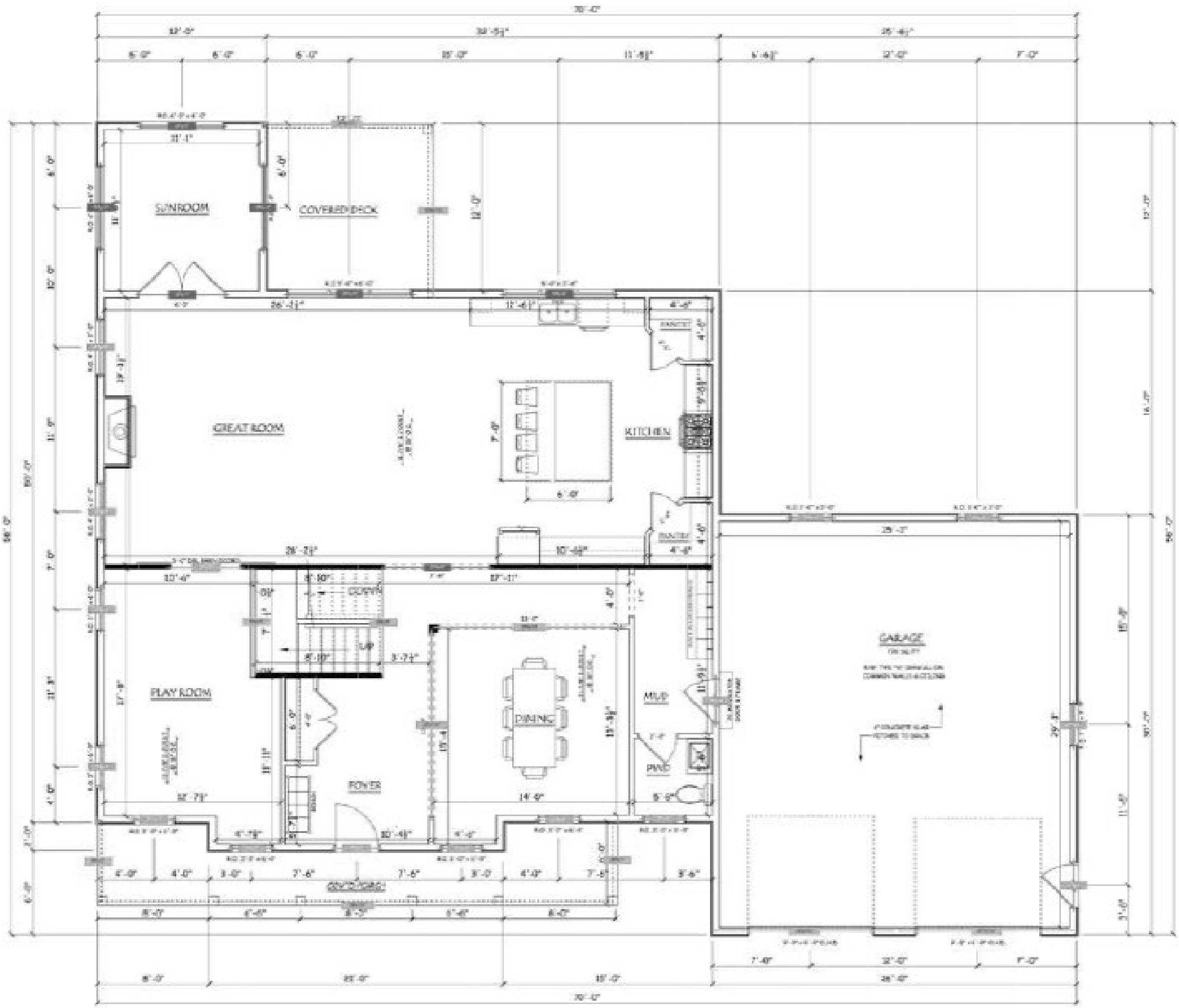
2. Contract Price and Payments. Owner agrees to pay Contractor for the Work the total amount of $__________ (the "Contract Price"). Payment of this amount is subject to additions or deductions in accordance with any mutually agreed to changes and/or modifications in the Work, and the other documents to which this Agreement is subject. Payment for the Work will be by cash, personal check, cashier's check/money order, credit or debit card or wire transfer, according to the following schedule:

(a) $_____________ deposit, due upon the execution of this Agreement.
(b) $_____________ due every week from the date of this Agreement.
(c) $_____________ due upon _________________.
(d) $_____________ due upon _________________.
(e) $_____________ balance due upon completion of the Work.

3. Certificate of Completion. Upon completion of the Work, Contractor shall notify Owner that the Work is ready for final inspection and acceptance. When Owner finds the Work acceptable and this Agreement fully performed, Contractor shall issue Owner a "Certificate of Completion" stating that the Work has been completed in accordance with the Contract Documents and the entire balance of the Contract Price is due and payable. Owner shall make the final payment within ____ days after receiving a Certificate of Completion. Owner by making final payment waives all claims except those rising out of: (a) any faulty Work appearing after completion; (b) any Work that does not comply with the Contract Documents; and (c) outstanding claims or liens. Contractor, by accepting final payment, waives all claims except those previously made in writing, and which remain unsettled at the time of acceptance.

Sample exhibits for Veteran Affairs Adapted Housing grants:
38 U.S.C. Ch21 grant life cycle phase 2 collection of information

Sample Building Plans concurrence and signature.



FIRST
FLOOR PLAN

Veteran signature and date

____

Builder's signature and date

____

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Description of Material concurrence and signature.

Project Number: 128075

Description	Quantity	Item #	Waste Factor	Raw Data	Raw UOM
FOUNDATION MATERIAL					
TREATED SILL	12	2X6X16 TR		191	L/FT
SILL SEAL	6	6"X50'		191	L/FT
POSTS & BEAMS					
DROPPED BEAM	42	11-7/8" LVL			
DROPPED BEAM 11-7/8" LVL Plies(2) @ 8'	2	11-7/8" LVL			
DROPPED BEAM 11-7/8" LVL Plies(2) @ 12'	2	11-7/8" LVL			
BASEMENT					
BASEMENT PERIMETER WALL 2X4 9' STUDS	205	2X4X104-5/8	10%	187	L/FT
BASEMENT BEARING WALL 2X4 9' STUDS	58	2X4X104-5/8	10%	53	L/FT
BASEMENT INTERIOR WALL 2X4 9' STUDS	28	2X4X104-5/8	10%	25	L/FT
2X4 TREATED PLATES	17	2X4X16 TR	1ply	265	L/FT
2X4 PLATES	13	2X4X12	2ply	265	L/FT
2X4 PLATES	13	2X4X14	2ply	265	L/FT
2X4 PLATES	13	2X4X16	2ply	265	L/FT
BASEMENT BEARING WALL					
HEADER INTERIOR	1	2X10X16			
BASEMENT TO 1ST STAIRS					
TREADS	14	42" PARTICLE		14	EA
STRINGERS	3	2X12X16		1	EA
STAIR RISERS	4	1X8X14		15	EA
FULL LANDING SUB FLOOR	1	4X8X3/4 TG OSB		1	EA
FULL LANDING HANGERS	12	2X8 HANGERS		1	EA
FULL LANDING JOIST	6	2X8X08		1	EA
MAIN FLOOR DECK					
FLUSH BEAM	32	11-7/8" LVL			
FLUSH BEAM 11-7/8" LVL Plies(2) @ 8'	4	11-7/8" LVL			
SUB FLOOR	63	4X8X3/4 TG OSB	10%	1812	SQ/FT
ADHESIVE	16	LG TUBE		63	SQ/FT
RIMBOARD	15	TJI 11-7/8 RIM 12	10%		
L/F I-JOISTS TJI	1420	L/F TJI 11-7/8			
MAIN FLOOR					
MAIN FLOOR EXTERIOR WALL 2X6 9' STUDS	160	2X6X104-5/8	10%	146	L/FT
MAIN FLOOR BEARING WALL 2X4 9' STUDS	58	2X4X104-5/8	10%	53	L/FT
MAIN FLOOR INTERIOR WALL 2X4 9' STUDS	93	2X4X104-5/8	10%	85	L/FT
MAIN FLOOR FIRE WALL 2X6 9' STUDS	25	2X6X104-5/8	10%	22	L/FT
2X6 PLATES	15	2X6X12	NA	168	L/FT
2X6 PLATES	15	2X6X14	NA	168	L/FT
2X6 PLATES	15	2X6X16	NA	168	L/FT
2X4 PLATES	10	2X4X12	NA	138	L/FT
2X4 PLATES	10	2X4X14	NA	138	L/FT
2X4 PLATES	10	2X4X16	NA	138	L/FT
HOUSE WRAP TAPE	12	2" TAPE		6	EA
HOUSE WRAP	6	9X100		5171	SQ/FT
EXTERIOR 9' WALL SHEATHING	40	4X9X7/16 OSB	10%	1308	SQ/FT
HEADER EXTERIOR	6	2X10X16			
HEADER EXTERIOR	52	9-1/4" LVL			
HEADER 9-1/4" LVL Plies(2) @ 7'	2	9-1/4" LVL			
HEADER 9-1/4" LVL Plies(2) @ 9'	2	9-1/4" LVL			
HEADER 9-1/4" LVL Plies(2) @ 8'	2	9-1/4" LVL			
HEADER INTERIOR	1	2X10X16			
BEARING COLUMN	1	8X8X10 STANDARD			
HEADER INTERIOR	16	9-1/4" LVL			
HEADER 9-1/4" LVL Plies(2) @ 8'	2	9-1/4" LVL			
HEADER INTERIOR	56	11-7/8" LVL			
HEADER 11-7/8" LVL Plies(2) @ 14'	4	11-7/8" LVL			
GARAGE					
GARAGE EXTERIOR WALL 2X6 10' STUDS	98	2X6X10	10%	89	L/FT
2X6 TREATED PLATES	6	2X6X16 TR	1ply	89	L/FT
2X6 PLATES	7	2X6X12	3ply	89	L/FT
2X6 PLATES	7	2X6X14	3ply	89	L/FT
2X6 PLATES	7	2X6X16	3ply	89	L/FT

Veteran Signature and date ____________________

Builder Signature and date ______________________________

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Manufacturer Specification sheets concurrence and signature

SIZES

			Thickness	Sq. Ft./ Carton	Pieces/ Carton
	6 x 6 Floor Tile	(6" x 6") (15.20 cm x 15.20 cm)	1/2"	11.00	44

APPLICATIONS

	Target DCOF wet	Suitable
Dry & Level – Interior Floor	N/A	✓
Wet & Level – Interior Floor	≥ 0.42	✓
Shower Floors - Standard Center Drain (Residential or Commercial)	≥ 0.42	✓
Shower Floor – Linear Drain	≥ 0.60	✓
Exterior Floor Applications (including patios, pool decking & other wet areas with minimal footwear)	≥ 0.60	✓
Subject to Oils		✓
Ramps & Inclines	≥ 0.65	✓*
Walls/Backsplashes	N/A	✓
Countertops	N/A	✓
Pool Linings	N/A	✓

A DCOF value of ≥0.42 is the standard for tiles specified for level interior spaces expected to be walked upon when wet, as stated in ANSI A137.1-A326.3. For more information about DCOF and the DCOF AcuTest℠, visit daltile.com/DCOF.

APPLICATION NOTES:

Suitable for exterior applications (provided it is noted as suitable in the applications chart above) in freezing and non-freezing climates, when proper installation methods are followed.

Suitable for industrial installation requiring high compressive strength.

Subject to Oils: Absorbs oils, grease and other liquids to keep floors slip-resistant, yet does not contaminate the surface.

* Abrasive surface only

INSTALLATION

Grout Joint Recommendation	Shade Variation
3/8"	High (V3) - non-Flash colors
	Random (V4) - Flash colors

DURABILITY

Floor Surface Wear Resistance

1	Residential Bathrooms	3	All Residential / Light Commercial
2	All Residential Areas	4	All Residential / Commercial

PRE-CONSUMER RECYCLED MATERIALS

MADE IN THE U.S.A.

All or select items within this series meet the requirements for these qualifications. For more information, visit daltile.com.

TRIM

Type	Number	Size	Pieces/ Carton
Bullnose	Q1665*	6 x 6	44
Bullnose Corner	QCRL1665**	6 x 6	44
Round Top Cove Base	Q3565+	5 x 6	44
Round Top Cove Base Corner Right	QCR3565+	5 x 6	20
Round Top Cove Base Corner Left	QCL3565+	5 x 6	20
Cove Base Inside Corner	QB3565+	1 x 5	25

Bullnose, cove base and cove base corner trim are intended to coordinate with floor tile in the standard 90-degree installation position.

* Available with abrasive grain.

** Not available with abrasive grain.

\+ Not available with abrasive surface or in Flash colors; use coordinating solid.

PERFORMANCE CHARACTERISTICS

	ASTM#	Result
Water Absorption	C373	< 3.0%
Breaking Strength	C648	> 350 lbs
Scratch Hardness	MOHS	7.0
Chemical Resistance	C650	Resistant

For additional information on test results, visit us at: daltile.com/information/TestResults.

NOTES

Since there are variations in all fired ceramic products, tile and trim supplied for your particular installation may not match these samples. Final color selection should be made from actual tiles and trim and not from tile samples or color reproductions. Manufactured in accordance with ANSI A137.1 standards.

Subject to Oils: Absorbs oils, grease and other liquids to keep floors slip-resistant, yet does not contaminate the surface. Proper cleaning methods easily remove any contaminants that do get absorbed into the tile.

Suitable for industrial installations requiring high compressive strength.

Water, oil, grease, etc. create slippery conditions. Floor applications with exposure to these conditions require extra caution in product selection.

Abrasive surface suitable for use on ramps. For additional information refer to "Factors to Consider" at: daltile.com/Factors. It is necessary to follow the proper procedures and recommendations from the grout and maintenance products' manufacturers.

Abrasive surface suitable for use on ramps. For additional information refer to "Factors to Consider" at: daltile.com/Factors.

It is necessary to follow the proper procedures and recommendations from the grout and maintenance products' manufacturers.

Strong random shading enhances the natural beauty of this product. To achieve optimal results, tile should be selected from multiple cartons and shading arrangement planned prior to installation.

Special care should be taken when grouting, a grout release is recommended to prevent finely powdered pigments from lodging in the pores of the tile surface.

Veteran signature and date

Builder signature and date

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Cost Breakdown concurrence and signature.

		CONSTRUCTION COST BREAKDOWN			
	_____ sf net heated and cooled				
Div.	Construction Items	Subs	Cost	Paid	Balance
1	GENERAL CONDITIONS				
1	Plans & design				
1	Building permit, inspections				
1	Home Warranty				
1	Appraisals				
1	Loan interest & costs				
1	Builders Risk Insurance				
1	Clean up				
1	Roll off trash container				
1	Portable toilet				
1	Utilities - power and water				
1	Septic tank permit				
1	Pest control service				
2	SITEWORK				
2	Clearing, excavating and backfill				
2	Perc Test				
2	Surveying				
2	Landscaping and fill dirt				
2	Driveway pipe & repair				
2	Mailbox				
2	Landscape Irrigation				
2	Landscape Maintenance				
3	CONCRETE				
3	Form lumber, rebars, polyethylene				
3	Footing and slab concrete				
3	Dig and pour footings and slab				
3	Concrete block masonry sand				
3	Concrete block walls materials				
3	Concrete block walls installation				
3	Slab sand				
3	Concrete basement, garage, porches				
3	Termite shield or soil poisoning				
3	Outdoor flat concrete materials				
3	Outdoor flat concrete installation				
3	Pressure washing				
4	MASONRY				
4	Brick and mortar				
4	Masonry sand				
4	Lintel angles				
4	Brick mason				
4	Stone & materials				
4	Stone mason				
4	Brick cleaning				
6	WOOD				
6	Framing lumber, deck, sheathing, felt				
6	Framing lumber, deck, sheathing, felt				
6	Cornice, soffit and exterior trim				
6	Wood siding, louvers, shutters				

Veteran signature and date
____

Builder signature and date
____

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample High Cost acknowledgement from Veteran

To the VA SAH Agent and all concerned,

I understand that your cost analysis shows that the builder I picked appears to be charging more than you estimated but he's the only builder for miles and I've not been able to get anyone to provide a bid for the work that needs doing. I wish to proceed with the project regardless.

Signed,

A Veteran in need of a ramp and bathroom

(Signature and date of Veteran here)

Sample exhibits for Veteran Affairs Adapted Housing grants:
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Sample Undercharging acknowledgment

To the VA SAH Agent and all concerned,

I understand that your cost analysis shows that the builder I picked appears to be charging less than you estimated and that there is a risk that the builder might be doing this intentionally to get the job and then increase the price of the project but he's the only builder for miles and I've not been able to get anyone to provide a bid for the work that needs doing. I wish to proceed with the project regardless.

Signed,

A Veteran in need of a ramp and bathroom

(Signature and date of Veteran here)

Samples of Home Structural Improvement and Alteration (HISA grant) documentation

Typically includes plans and specifications similar to those already described along with a formal letter of approval furnished by the VA Health Administration which bears the Veterans' name and address.

Sample Loan documents - Commitment Letter

Sample exhibits for Veteran Affairs Adapted Housing grants:
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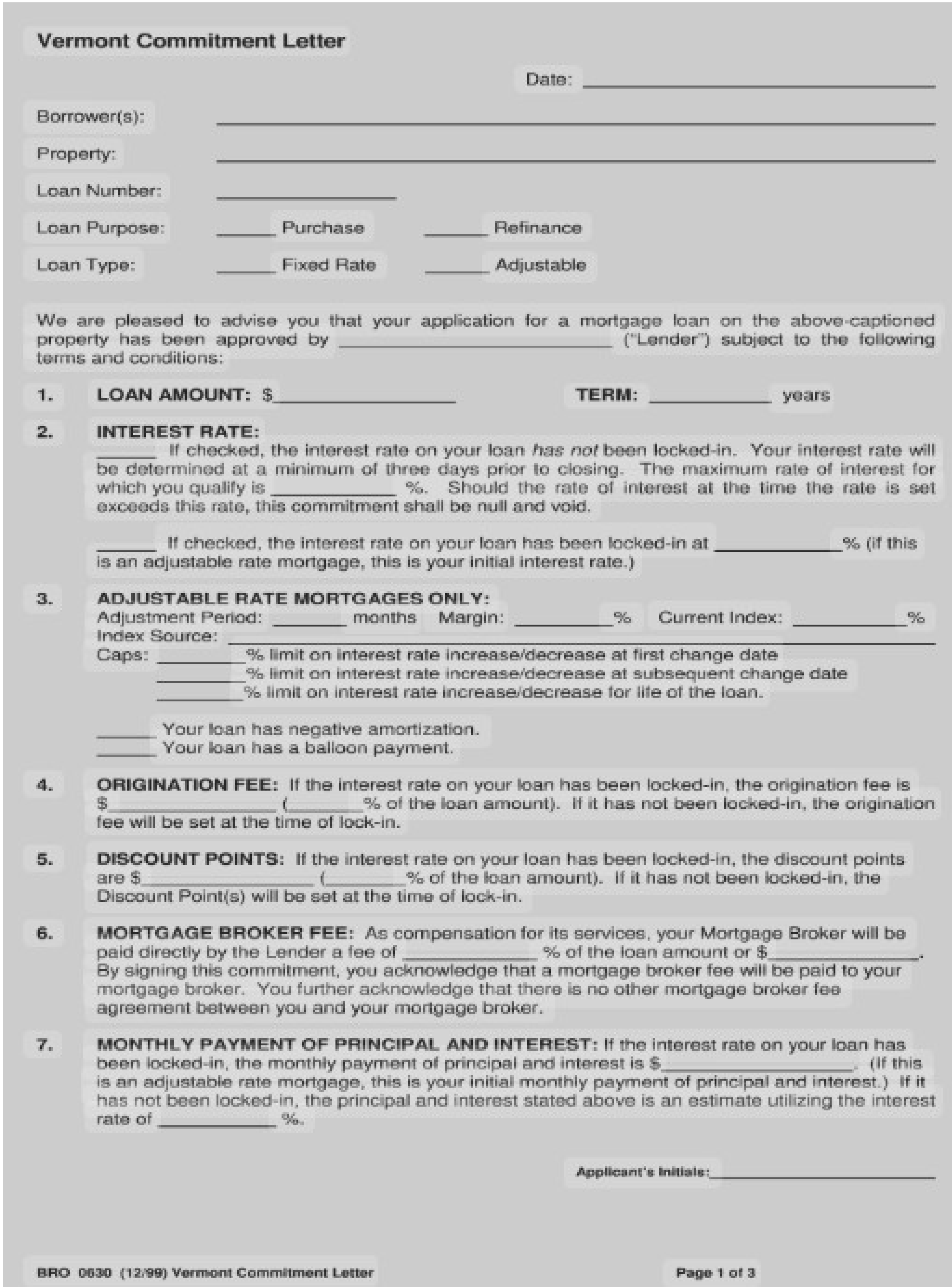

Vermont Commitment Letter

Date: ______________________

Borrower(s): ______________________

Property: ______________________

Loan Number: ______________

Loan Purpose: ______ Purchase ______ Refinance

Loan Type: ______ Fixed Rate ______ Adjustable

We are pleased to advise you that your application for a mortgage loan on the above-captioned property has been approved by ______________________ ("Lender") subject to the following terms and conditions:

1. **LOAN AMOUNT:** $______________ **TERM:** __________ years

2. **INTEREST RATE:**
______ If checked, the interest rate on your loan *has not* been locked-in. Your interest rate will be determined at a minimum of three days prior to closing. The maximum rate of interest for which you qualify is __________ %. Should the rate of interest at the time the rate is set exceeds this rate, this commitment shall be null and void.

______ If checked, the interest rate on your loan has been locked-in at __________% (if this is an adjustable rate mortgage, this is your initial interest rate.)

3. **ADJUSTABLE RATE MORTGAGES ONLY:**
Adjustment Period: ______ months Margin: ________% Current Index: _________%
Index Source: ______________________
Caps: ________% limit on interest rate increase/decrease at first change date
________% limit on interest rate increase/decrease at subsequent change date
________% limit on interest rate increase/decrease for life of the loan.

______ Your loan has negative amortization.
______ Your loan has a balloon payment.

4. **ORIGINATION FEE:** If the interest rate on your loan has been locked-in, the origination fee is $______________ (______% of the loan amount). If it has not been locked-in, the origination fee will be set at the time of lock-in.

5. **DISCOUNT POINTS:** If the interest rate on your loan has been locked-in, the discount points are $______________ (______% of the loan amount). If it has not been locked-in, the Discount Point(s) will be set at the time of lock-in.

6. **MORTGAGE BROKER FEE:** As compensation for its services, your Mortgage Broker will be paid directly by the Lender a fee of ___________ % of the loan amount or $____________. By signing this commitment, you acknowledge that a mortgage broker fee will be paid to your mortgage broker. You further acknowledge that there is no other mortgage broker fee agreement between you and your mortgage broker.

7. **MONTHLY PAYMENT OF PRINCIPAL AND INTEREST:** If the interest rate on your loan has been locked-in, the monthly payment of principal and interest is $______________. (If this is an adjustable rate mortgage, this is your initial monthly payment of principal and interest.) If it has not been locked-in, the principal and interest stated above is an estimate utilizing the interest rate of __________ %.

Applicant's Initials: ______________

BRO 0630 (12/99) Vermont Commitment Letter **Page 1 of 3**

Sample Loan real estate appraisal

Uniform Residential Appraisal Report

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address | City | State | Zip Code
Borrower | Owner of Public Record | County
Legal Description
Assessor's Parcel # | Tax Year | R.E. Taxes $
Neighborhood Name | Map Reference | Census Tract
Occupant ☐ Owner ☐ Tenant ☐ Vacant | Special Assessments $ | ☐ PUD | HOA $ | ☐ per year ☐ per month
Property Rights Appraised ☐ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client | Address
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☐ No
Report data source(s) used, offering price(s), and date(s).

CONTRACT

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? ☐ Yes ☐ No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☐ No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing		Present Land Use %	
Location ☐ Urban ☐ Suburban ☐ Rural	Property Values ☐ Increasing ☐ Stable ☐ Declining	PRICE	AGE	One-Unit	%
Built-Up ☐ Over 75% ☐ 25–75% ☐ Under 25%	Demand/Supply ☐ Shortage ☐ In Balance ☐ Over Supply	$ (000)	(yrs)	2-4 Unit	%
Growth ☐ Rapid ☐ Stable ☐ Slow	Marketing Time ☐ Under 3 mths ☐ 3–6 mths ☐ Over 6 mths	Low		Multi-Family	%
Neighborhood Boundaries		High		Commercial	%
		Pred.		Other	%

Neighborhood Description

Market Conditions (including support for the above conclusions)

SITE

Dimensions | Area | Shape | View
Specific Zoning Classification | Zoning Description
Zoning Compliance ☐ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☐ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	☐	☐	Water	☐	☐	Street	☐	☐
Gas	☐	☐	Sanitary Sewer	☐	☐	Alley	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☐ No | FEMA Flood Zone | FEMA Map # | FEMA Map Date
Are the utilities and off-site improvements typical for the market area? ☐ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☐ No If Yes, describe

Sample Loan Analysis

Sample exhibits for Veteran Affairs Adapted Housing grants:

38 U.S.C. Ch21 grant life cycle phase 2 collection of information

The information may be provided as a completed VA Form 26-6393 (OMB control number 2900-0523) or a similar form provided by a private lender. Not all Veteran homes are VA guaranteed loans thus not all submissions will be on the VA form.

Sample Bank statement

Sample exhibits for Veteran Affairs Adapted Housing grants:
38 U.S.C. Ch21 grant life cycle phase 2 collection of information

Hometown Bank

123 Main Street

Hometown, USA 10000

Account Activity January 1, 2018 – January 31, 2018

Joe and Jane Smith

100 Elm Street

Hometown, USA 10000

Account Number: 123 456 789

Date	Description	Deposits	Withdrawals	Balance
1/1/18	Opening Balance			$1,000.00
1/5/18	Check #123 ABC Insurance		112.89	887.11
1/7/18	ACH[1] Withdrawal – Verizon Wireless		85.00	802.11
1/8/18	ATM Withdrawal – 350 Main St. Springfield, GA		200.00	602.11
1/15/18	ACH Deposit – Acme Company Payroll	1,475.13		2,077.24
1/16/18	Mortgage Loan Payment		1,024.75	1,052.49
1/17/18	Fee – Monthly Checking		5.00	1,047.49
1/20/18	Check #124 – Bob's Bakery		35.00	1,012.49
1/29/18	ACH Withdrawal – Student Loan Servicing Co.		163.50	848.99
1/31/18	Ending Balance			848.99

[1] ACH stands for Automated Clearing House – This term will generally appear on payments made online or direct deposits.

Sample Power of Attorney (note typically several pages long and will always require signatures)

General Durable Power of Attorney

I, ___________________________________, a resident of __________________________,

designate ____, presently residing at ____, as my attorney in fact (referred to as "the Agent") on the following terms and conditions:

1. Authority to Act. The Agent is authorized to act for me under this Power of Attorney and shall exercise all powers in my best interests and for my welfare.
2. Powers of Agent. The Agent shall have the full power and authority to manage and conduct all of my affairs, and to exercise my legal rights and powers, including those rights and powers that I may acquire in the future, including the following:
    a. Collect and Manage. To collect, hold, maintain, improve, invest, lease, or otherwise manage any or all of my real or personal property or any interest therein;
    b. Buy and Sell. To purchase, sell, mortgage, grant options, or otherwise deal in any way in any real property or personal property, tangible or intangible, or any interest therein, upon such terms as the Agent considers proper, including the power to buy United States Treasury Bonds that may be redeemed at par to pay federal estate tax and to sell or transfer Treasury securities;
    c. Borrow. To borrow money, to execute promissory notes therefore, and to secure any obligation by mortgage or pledge.
    d. Business and Banking. To conduct and participate in any kind of lawful business of any nature or kind, including the right to sign partnership agreements, continue, reorganize, merge, consolidate, recapitalize, close, liquidate, sell, or dissolve any business and to vote stock, including the exercise of any stock options and the carrying out of any buy sell agreement; to receive and endorse checks and other negotiable paper, deposit and withdraw funds (by check or withdrawal slips) that I now have on deposit or to which I may be entitled in the future in or from any bank, savings and loan, or other institution;

Sample Proof of purchase cost/affidavit

To the VA SAH Agent and all concerned,

I purchased my house on 1234 Main Street in the year 19XX for a total of $75,000.00. Since then I lost my loan paperwork. Please accept this as evidence of the original cost of my home.

Signed,

A Veteran in need of a ramp and bathroom

(Signature and date of Veteran here)

Evidence of condo registration with local emergency personnel

Sample exhibits for Veteran Affairs Adapted Housing grants:
38 U.S.C. Ch21 grant life cycle phase 2 collection of information

No common sample available. Issued on local Fire/EMS letterhead, the letter identifies the Veteran's name, address and verifies that they are aware that a disabled person resides at that location and confirms that they will be able to effectuate a rescue in the event of an emergency. Special circumstances regarding living in a high-rise structure egress are addressed.

Sample Adaptation Request

To the VA SAH Agent and all concerned,

In addition to having all the VA's Minimum Property Requirements installed at my house, I would like to have a step-in bathtub with water jets. This would be therapeutic to my condition and I'm getting my primary doctor to provide a note with this recommendation. Please grant this request.

Signed,

A Veteran in need of a ramp and bathroom

(Signature and date of Veteran here)