



### VA LOAN SUMMARY SHEET

1. VA'S 12-DIGIT LOAN NUMBER

2. VETERAN'S NAME (First, middle, last)

3. VETERAN'S SOCIAL SECURITY NUMBER

4. GENDER OF VETERAN (Check one)  
 MALE  FEMALE

5. VETERAN'S DATE OF BIRTH (mm/dd/yyyy)

6A. ETHNICITY

- NOT HISPANIC OR LATINO
- HISPANIC OR LATINO

6B. RACE (May select more than one)

- AMERICAN INDIAN OR ALASKAN NATIVE
- ASIAN
- BLACK OR AFRICAN AMERICAN
- NATIVE HAWAIIAN OR PACIFIC ISLANDER
- WHITE
- UNKNOWN

7. ENTITLEMENT CODE (01 to 11, from VA Certificate of Eligibility)

8. AMOUNT OF ENTITLEMENT AVAILABLE (From VA Certificate of Eligibility)

9. BRANCH OF SERVICE (Check one)

- 1. ARMY
- 2. NAVY
- 3. AIR FORCE
- 4. MARINE CORPS
- 5. COAST GUARD
- 6. OTHER

10. MILITARY STATUS (Check One)

- 1. SEPARATED FROM SERVICE
- 2. IN SERVICE

11. FIRST TIME HOME BUYER (Check one)

- YES
- NO

This means a veteran who has not previously purchased a home, either by cash, assumption, or new financing.

12. LOAN PROCEDURE (Check one)

- AUTOMATIC
- AUTO-IRRRL
- VA PRIOR APPROVAL

13. PURPOSE OF LOAN (Check one)

- 1. HOME (INCLUDES MH ON PERMANENT FOUNDATION)
- 2. MANUFACTURED HOME
- 3. CONDOMINIUM
- 4. ALTERATIONS/IMPROVEMENTS
- 5. REFINANCE

14. LOAN CODE (Check one)

- 1. PURCHASE
- 2. IRRRL (STREAMLINE REFINANCE)
- 3. REGULAR ("Cash-out") REFINANCE
- 4. MANUFACTURED HOME REFINANCE
- 5. REFINANCING OF CONSTRUCTION LOAN, LAND SALE CONTRACT OR LOAN ASSUMED AT HIGHER RATE OF INTEREST (\*Maximum guaranty on these loans is \$36,000)

15. PRIOR LOAN TYPE (Note: Must be completed if Regular ("Cash-out") Refinance is selected in Item 14)

- 1. FHA-FIXED
- 2. FHA-ARM/HARM
- 3. CONVENTIONAL-FIXED
- 4. CONVENTIONAL-ARM/HARM
- 5. CONVENTIONAL-INTEREST ONLY
- 6. VA-FIXED
- 7. VA-ARM/HARM
- 8. OTHER

16. TYPE OF MORTGAGE (Check one)

- 0. REGULAR FIXED PAYMENT
- 1. GPM-NEVER TO EXCEED NOV
- 2. OTHER GPMs
- 3. GEM
- 4. TEMPORARY BUYDOWN
- 5. HYBRID ARM
- 6. ARM

17. TYPE OF HYBRID-ARM (NOTE: Must be completed if Hybrid Arm is selected in Item 16)

- 3/1
- 5/1
- 7/1
- 10/1

18. TYPE OF OWNERSHIP (Check one)

- 1. SOLE OWNERSHIP (VETERAN & SPOUSE OR VETERAN ONLY)
- 2. JOINT - 2 OR MORE VETERANS
- 3. JOINT - VETERAN/NON-VETERAN

19. CLOSING DATE (mm/dd/yyyy)

20. PURCHASE PRICE (N/A for Refinance Loans)

\$

21. REASONABLE VALUE (For IRRRLs - If appraisal has not been done, loan amount of prior VA loan)

\$

22. ENERGY IMPROVEMENTS (Check all applicable boxes)

- NONE
- REPLACEMENT OF A MAJOR SYSTEM
- INSULATION, CAULKING, WEATHER-STRIPPING, ETC.
- INSTALLATION OF SOLAR HEATING/COOLING
- ADDITION OF A NEW FEATURE
- OTHER IMPROVEMENTS

\$

23. LOAN AMOUNT

(Purchase - Purchase Price or RV (lesser) + Funding Fee)  
 (Refi - Max 90% LTV + Funding Fee)  
 (IRRRL - Old Loan Payoff + All Closing Costs)

\$

24. PROPERTY TYPE (Check one)

- NEITHER
- PUD
- CONDOMINIUM

25. APPRAISAL TYPE (Check one)

- IND - SINGLE PROPERTY-IND APPRAISAL
- ONE - MASTER CRV CASE (MCRV)
- LAPP - LENDER APPRAISAL
- MBL - MANUFACTURED HOME
- HUD - CONVERSION
- PMC - PROP. MGMT. CASE

<b>26. TYPE OF STRUCTURE (Check one)</b>			
<input type="checkbox"/> 1. CONVENTIONAL CONSTRUCTION	<input type="checkbox"/> 2. SINGLEWIDE M/H	<input type="checkbox"/> 3. DOUBLEWIDE M/H	
<input type="checkbox"/> 4. M/H LOT ONLY	<input type="checkbox"/> 5. PREFABRICATED HOME	<input type="checkbox"/> 6. CONDOMINIUM CONVERSION	
<b>27. PROPERTY DESIGNATION (Check one)</b>			
<input type="checkbox"/> 1. EXISTING OR USED HOME, CONDO, M/H		<input type="checkbox"/> 2. APPRAISED AS PROPOSED CONSTRUCTION	
<input type="checkbox"/> 3. NEW EXISTING - NEVER OCCUPIED		<input type="checkbox"/> 4. ENERGY IMPROVEMENTS	
<b>28. NO. OF UNITS (Check one)</b>			<b>29. MCRV NO.</b>
<input type="checkbox"/> SINGLE	<input type="checkbox"/> TWO UNITS	<input type="checkbox"/> THREE UNITS	<input type="checkbox"/> FOUR OR MORE
<b>30. MANUFACTURED HOME CATEGORY (Check one)</b>			
<input type="checkbox"/> 0. OTHER - NOT M/H		<input type="checkbox"/> 1. M/H ONLY (RENTED SPACE)	
<input type="checkbox"/> 2. M/H ONLY (VETERAN-OWNED LOT)		<input type="checkbox"/> 7. M/H ON PERMANENT FOUNDATION	
<b>31. PROPERTY ADDRESS</b>			
<b>32. CITY</b>	<b>33. STATE</b>	<b>34. ZIP CODE</b>	<b>35. COUNTY</b>
<b>36. LENDER VA ID NUMBER</b>	<b>37. AGENT VA ID NUMBER (If applicable)</b>		<b>38. LENDER LOAN NUMBER</b>
<b>FOR LAPP CASES ONLY</b>			
<b>39. LENDER SAR ID NUMBER</b>			
<b>40. GROSS LIVING AREA (Square Feet)</b>	<b>41. AGE OF PROPERTY (Yrs.)</b>	<b>42. DATE SAR ISSUED NOTIFICATION OF VALUE (mm/dd/yyyy)</b>	
<b>43. TOTAL ROOM COUNT</b>	<b>44. BATHS (No.)</b>	<b>45. BEDROOMS (No.)</b>	
<b>46. IF PROCESSED UNDER LAPP, WAS THE FEE APPRAISER'S ORIGINAL VALUE ESTIMATE CHANGED OR REPAIR RECOMMENDATIONS REVISED, OR DID THE SAR OTHERWISE MAKE SIGNIFICANT ADJUSTMENTS?</b>			
<input type="checkbox"/> YES (If "Yes," there must be written justification by fee appraiser and/or SAR)		<input type="checkbox"/> NO	
<b>INCOME INFORMATION (Not Applicable for IRRRLs)</b>			
<b>47A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM</b>			
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 47B and 47C)			
<b>47B. WHICH SYSTEM WAS USED?</b>		<b>47C. RISK CLASSIFICATION</b>	
<input type="checkbox"/> 01. LP	<input type="checkbox"/> 02. DU	<input type="checkbox"/> 03. PMI AURA	<input type="checkbox"/> 04. CLUES
<input type="checkbox"/> 05. ZIPPY	<input type="checkbox"/> 1. APPROVE <input type="checkbox"/> 2. REFER		
<b>48. CREDIT SCORE (Enter the median credit score for the veteran only)</b>			
<b>49. LIQUID ASSETS</b>			\$
<b>50. TOTAL MONTHLY GROSS INCOME (Item 31+Item 38 from VA Form 26-6393)</b>			\$
<b>51. RESIDUAL INCOME</b>			\$
<b>52. RESIDUAL INCOME GUIDELINE</b>			\$
<b>53. DEBT- INCOME RATIO (If Income Ratio is over 41% and Residual Income is not 120% of guideline, statement of justification signed by underwriter's supervisor must be included on or with VA Form 26-6393)</b>			
%			
<b>54. SPOUSE INCOME CONSIDERED</b>		<b>55. SPOUSE'S INCOME AMOUNT (If considered)</b>	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 55)		\$	
<b>DISCOUNT INFORMATION (Applicable for All Loans)</b>			
<b>56. DISCOUNT POINTS CHARGED</b>		% OR	\$
<b>57. DISCOUNT POINTS PAID BY VETERAN</b>		% OR	\$
<b>58. TERM (Months)</b>	<b>59. INTEREST RATE</b>	<b>60. FUNDING FEE EXEMPT</b>	
	%	<input type="checkbox"/> Y - EXEMPT <input type="checkbox"/> N - NOT EXEMPT	
<b>FOR IRRRLS ONLY</b>			
<b>61. PAID IN FULL VA LOAN NUMBER</b>			
<b>62. ORIGINAL LOAN AMOUNT</b>		<b>63. ORIGINAL INTEREST RATE</b>	
\$		%	
<b>64. REMARKS</b>			