

<b>Department of Veterans Affairs</b>		<b>LOAN ANALYSIS</b>			LOAN NUMBER	
<p><b>PRIVACY ACT INFORMATION:</b> The 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 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.</p> <p><b>RESPONDENT BURDEN:</b> This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 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: <a href="http://www.reginfo.gov/public/do/PRASearch">www.reginfo.gov/public/do/PRASearch</a>. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.</p>						
<b>SECTION A - LOAN DATA</b>						
1. NAME OF BORROWER <b>John H. Doe</b> <b>Mary E. Doe</b>			2. AMOUNT OF LOAN \$ <b>357,525.00</b>		3. CASH DOWN PAYMENT ON PURCHASE PRICE	
<b>SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS</b>						
4. APPLICANT'S AGE <b>36</b>	5. OCCUPATION OF APPLICANT <b>E-5</b>		6. NUMBER OF YRS AT PRESENT EMPLOYMENT <b>5 yr(s) 1 mth(s)</b>	7. LIQUID ASSETS (Cash, savings, bonds, etc) \$ <b>6,500</b>	8. CURRENT MONTHLY HOUSING EXPENSE \$ <b>1,500.00</b>	
9. UTILITIES INCLUDED <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	10. SPOUSE'S AGE <b>32</b>	11. OCCUPATION OF SPOUSE <b>Vice President</b>		12. NUMBER OF YRS. AT PRESENT EMPLOYMENT <b>3 yr(s) 6 mth(s)</b>	13. AGE OF DEPENDENTS <b>5, 7</b>	
NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR						
<b>SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES (This Property)</b>			<b>SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (✓) which debts considered in Section E, Line 40 (if additional space is needed please use reverse or attach a separate sheet))</b>			
ITEMS		AMOUNT	ITEMS		(✓)	MO. PAYMENT
14. TERM OF LOAN: <b>30 YRS.</b>			22. <b>AUTO</b>		✓	\$ <b>450.00</b>
15. MORTGAGE PAYMENT (Principal and interest) @ <b>4.250 %</b>	\$ <b>1,862.28</b>		23. <b>VISA</b>		✓	\$ <b>22.50</b>
16. REALTY TAXES	<b>400.00</b>		24.			
17. HAZARD INSURANCE	<b>50.00</b>		25.			
18. SPECIAL ASSESSMENTS			26.			
19. MAINTENANCE & UTILITIES	<b>150.00</b>		27.			
20. OTHER (HOA, Condo fees, etc.)			28.			
21. TOTAL	\$ <b>2,462.28</b>		29. JOB RELATED EXPENSE (e.g., child-care)			
			30. TOTAL			\$ <b>472.50</b>
						\$ <b>4,950.00</b>
<b>SECTION E - MONTHLY INCOME AND DEDUCTIONS</b>						
ITEMS		SPOUSE	BORROWER	TOTAL		
31. GROSS SALARY OR EARNING FROM EMPLOYMENT		\$ <b>5,000.00</b>	\$ <b>4,000.00</b>	\$ <b>9,000.00</b>		
32. FEDERAL INCOME TAX		<b>1,250.00</b>	<b>1,000.00</b>			
33. STATE INCOME TAX		<b>250.00</b>	<b>200.00</b>			
34. DEDUCTIONS RETIREMENT OR SOCIAL SECURITY		<b>350.00</b>	<b>280.00</b>			
35. OTHER (Specify)						
36. TOTAL DEDUCTIONS		\$ <b>1,850.00</b>	\$ <b>1,480.00</b>	\$ <b>3,330.00</b>		
37. NET TAKE-HOME PAY		<b>3,150.00</b>	<b>2,520.00</b>	<b>5,670.00</b>		
38. PENSION, COMPENSATION OR OTHER NET INCOME (Specify)						
39. TOTAL (Sum of lines 37 and 38)		\$ <b>3,150.00</b>	\$ <b>2,520.00</b>	\$ <b>5,670.00</b>		
40. LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME				<b>472.50</b>		
41. TOTAL NET EFFECTIVE INCOME				\$ <b>5,197.50</b>		
42. LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)				<b>2,462.28</b>		
43. BALANCE AVAILABLE FOR FAMILY SUPPORT		GUIDELINE \$	<b>1,117.00</b>	\$ <b>2,735.22</b>		
44. RATIO (Sum of items 15, 16, 17, 18, 20 and 40 ÷ Sum of items 31 and 38)				<b>30.942 %</b>		
45. PAST CREDIT RECORD <input checked="" type="checkbox"/> SATISFACTORY <input type="checkbox"/> UNSATISFACTORY	46. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under "Remarks," if necessary, e.g., borderline case) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No					
47. REMARKS (Use reverse or attach a separate sheet, if necessary)						
<b>CRV DATA (VA USE)</b>						
48A. VALUE		48B. EXPIRATION DATE		48C. ECONOMIC LIFE YRS.		
<b>SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION</b>						
<input type="checkbox"/> Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives						
<input type="checkbox"/> Recommend that the application be disapproved for the reasons stated under "Remarks" above.						
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)						
49. DATE			50. SIGNATURE OF EXAMINER/UNDERWRITER			
51. FINAL ACTION <input type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION		52. DATE		53. SIGNATURE AND TITLE OF APPROVING OFFICIAL		