

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 ☐ INSTALLATION OF SOLAR HEATING/COOLING  
☐ REPLACEMENT OF A MAJOR SYSTEM ☐ ADDITION OF A NEW FEATURE  
☐ INSULATION, CAULKING, WEATHER-STRIPPING, ETC. ☐ 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</b> <i>(Check one)</i> <div><input type="checkbox"/> 1. CONVENTIONAL CONSTRUCTION</div> <div><input type="checkbox"/> 2. SINGLEWIDE M/H</div> <div><input type="checkbox"/> 3. DOUBLEWIDE M/H</div> <div><input type="checkbox"/> 4. M/H LOT ONLY</div> <div><input type="checkbox"/> 5. PREFABRICATED HOME</div> <div><input type="checkbox"/> 6. CONDOMINIUM CONVERSION</div>			
<b>27. PROPERTY DESIGNATION</b> <i>(Check one)</i> <div><input type="checkbox"/> 1. EXISTING OR USED HOME, CONDO, M/H</div> <div><input type="checkbox"/> 2. APPRAISED AS PROPOSED CONSTRUCTION</div> <div><input type="checkbox"/> 3. NEW EXISTING - NEVER OCCUPIED</div> <div><input type="checkbox"/> 4. ENERGY IMPROVEMENTS</div>			
<b>28. NO. OF UNITS</b> <i>(Check one)</i> <div><input type="checkbox"/> SINGLE</div> <div><input type="checkbox"/> TWO UNITS</div> <div><input type="checkbox"/> THREE UNITS</div> <div><input type="checkbox"/> FOUR OR MORE</div>			<b>29. MCRV NO.</b>
<b>30. MANUFACTURED HOME CATEGORY</b> <i>(Check one)</i> <div><input type="checkbox"/> 0. OTHER - NOT M/H</div> <div><input type="checkbox"/> 1. M/H ONLY (RENTED SPACE)</div> <div><input type="checkbox"/> 2. M/H ONLY (VETERAN-OWNED LOT)</div> <div><input type="checkbox"/> 7. M/H ON PERMANENT FOUNDATION</div>			
<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</b> <i>(If applicable)</i>		<b>38. LENDER LOAN NUMBER</b>
FOR LAPP CASES ONLY			
<b>39. LENDER SAR ID NUMBER</b>			
<b>40. GROSS LIVING AREA</b> <i>(Square Feet)</i>	<b>41. AGE OF PROPERTY</b> <i>(Yrs.)</i>	<b>42. DATE SAR ISSUED NOTIFICATION OF VALUE</b> <i>(mm/dd/yyyy)</i>	
<b>43. TOTAL ROOM COUNT</b>	<b>44. BATHS</b> <i>(No.)</i>	<b>45. BEDROOMS</b> <i>(No.)</i>	
<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> <div><input type="checkbox"/> YES <i>(If "Yes," there must be written justification by fee appraiser and/or SAR)</i></div> <div><input type="checkbox"/> NO</div>			
INCOME INFORMATION <i>(Not Applicable for IRRRLs)</i>			
<b>47A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM</b> <div><input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes," Complete Item 47B and 47C)</i></div>			
<b>47B. WHICH SYSTEM WAS USED?</b> <div><input type="checkbox"/> 01. LP</div> <div><input type="checkbox"/> 02. DU <input type="checkbox"/> 03. PMI AURA <input type="checkbox"/> 04. CLUES <input type="checkbox"/> 05. ZIPPY</div>		<b>47C. RISK CLASSIFICATION</b> <div><input type="checkbox"/> 1. APPROVE <input type="checkbox"/> 2. REFER</div>	
<b>48. CREDIT SCORE</b> <i>(Enter the median credit score for the veteran only)</i>			
<b>49. LIQUID ASSETS</b>			\$
<b>50. TOTAL MONTHLY GROSS INCOME</b> <i>(Item 31+Item 38 from VA Form 26-6393)</i>			\$
<b>51. RESIDUAL INCOME</b>			\$
<b>52. RESIDUAL INCOME GUIDELINE</b>			\$
<b>53. DEBT- INCOME RATIO</b> <i>(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)</i> %			
<b>54. SPOUSE INCOME CONSIDERED</b> <div><input type="checkbox"/> YES <input type="checkbox"/> NO <i>(If "Yes," Complete Item 55)</i></div>		<b>55. SPOUSE'S INCOME AMOUNT</b> <i>(If considered)</i> \$	
DISCOUNT INFORMATION <i>(Applicable for All Loans)</i>			
<b>56. DISCOUNT POINTS CHARGED</b>		% OR	\$
<b>57. DISCOUNT POINTS PAID BY VETERAN</b>		% OR	\$
<b>58. TERM</b> <i>(Months)</i>	<b>59. INTEREST RATE</b> %	<b>60. FUNDING FEE EXEMPT</b> <div><input type="checkbox"/> Y - EXEMPT <input type="checkbox"/> N - NOT EXEMPT</div>	
FOR IRRRLS ONLY			
<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>			